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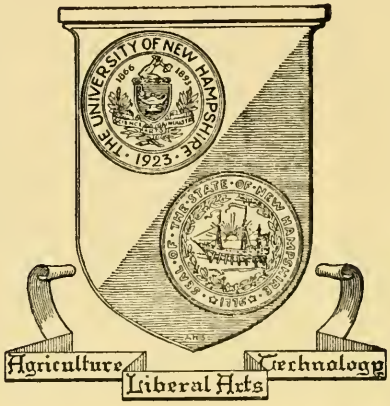


The University
of
New Hampshire

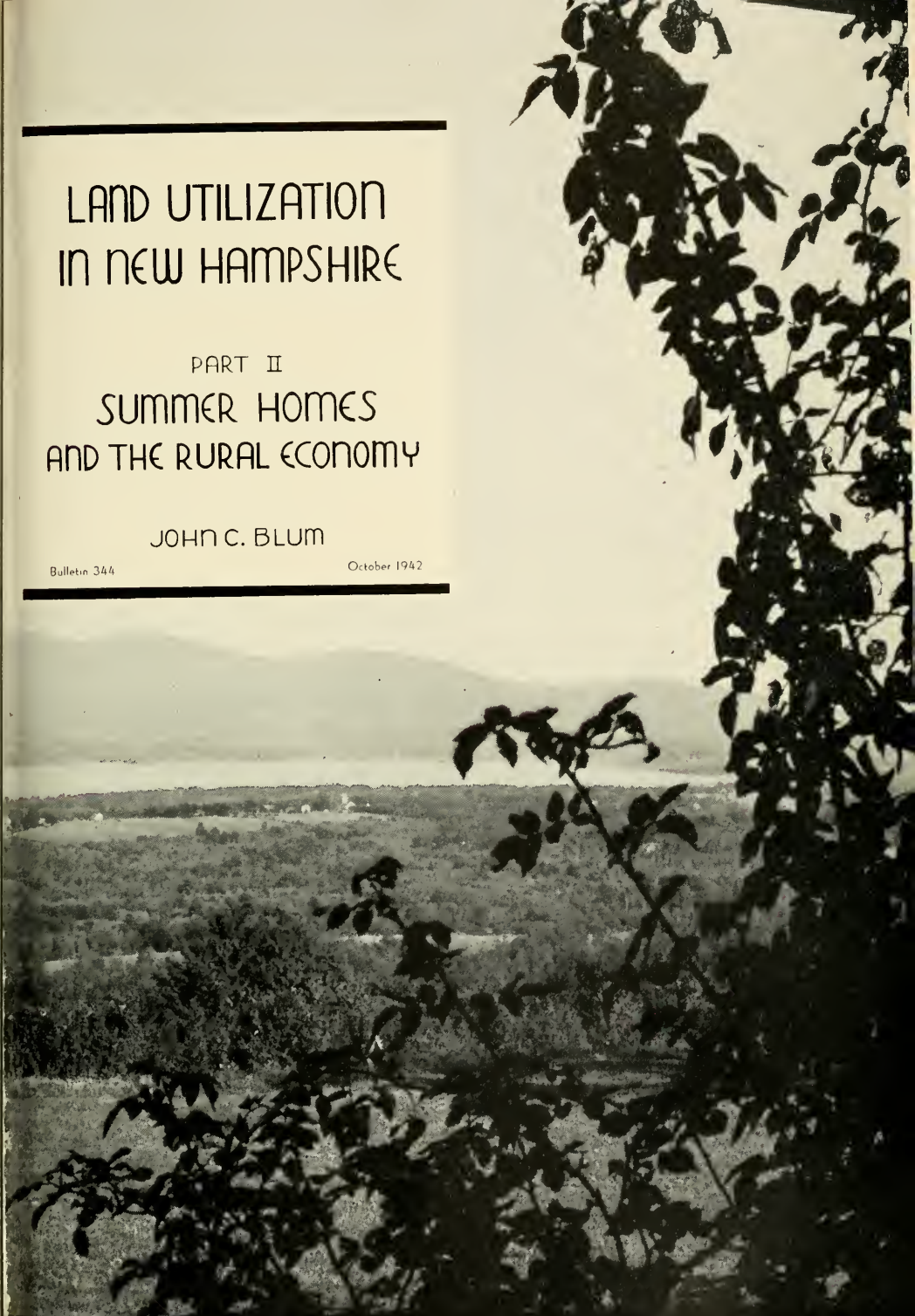
LAND UTILIZATION IN NEW HAMPSHIRE

PART II

SUMMER HOMES AND THE RURAL ECONOMY

JOHN C. BLUM

Bulletin 344 October 1942



UNIVERSITY OF NEW HAMPSHIRE AGRICULTURAL EXPERIMENT STATION

in cooperation with

BUREAU OF AGRICULTURAL ECONOMICS, UNITED STATES DEPARTMENT OF AGRICULTURE

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Findings in Brief

The development of summer homes in New Hampshire rests upon a broad and rapidly expanding base. Varied personal desires have given many types of rural properties potential value for recreational use. The trend in recent years has been toward increased purchases of recreational properties by lower income groups. Urban residents have returned to areas of former visits or travels to buy vacation homes. Real estate agents have introduced prospective summer residents to remote and unfamiliar parts of the state. The influence of friends attracting friends has added momentum to the development of summer homes and the creation of summer vacation colonies.

The transfer of rural properties to summer home use has taken place with a minimum of disturbance in the normal lives of previous owners. Waterfront sites have been created by the subdivision of idle land being held in anticipation of maturing property values. Purchases of open country homes have followed periods of abandonment or natural crises in the lives of former owners. Summer residents generally have followed on the heels of a declining agriculture and have not displaced active farm operators.

Summer residents have not halted the general trend of reversion to forest cover, which on most properties was under way before the transfer to summer home use. They have restored old buildings, however, and in many cases salvaged historic structures from the brink of collapse. The recreational demand has strengthened property values, although the neglected condition of properties and the absence of strong alternative demands have kept sale prices at a relatively low level.

Recreational activity has strengthened the economic base of rural communities. Summer homes were among the highest producers of public revenue and the lowest consumers of public services. Average expenditures of summer residents for local products and services were not large, but the aggregate expenditures of more than one-quarter of a million dollars in the three towns provided significant portions of the incomes of year-round resident families.

Continued development of summer homes in New Hampshire is probable and desirable. The transfer of land to recreational use represents the best adjustment in many rural areas. Promotion and control of summer homes by considered public and private action can facilitate orderly development and minimize the maladjustments accompanying change.

Land Utilization in New Hampshire

II. SUMMER HOMES AND THE RURAL ECONOMY[1]

JOHN C. BLUM[2]

THE RAPID GROWTH in recreational activity which has taken place within the life span of the present generation sprang from a complex of social forces. The advance of an industrial economy brought urban concentrations of population, revolutionary changes in production techniques, shorter working days and more leisure hours, cash incomes on a more universal scale, faster and more comfortable transportation, a greater need for relief from the specialized routine of daily affairs, and a more general recognition of the value of leisure-time pursuits. The result has been a general expansion in the extent and types of recreational activity.

Land and capital resources adapted to recreational use are widely distributed geographically. Improvements in transportation and the lengthening of vacations steadily have brought more remote areas within reach of the vacationing public, but to the casual week-end or holiday vacationist the relative proximity of recreational facilities is of primary importance.

Rural New England possesses a number of recreational assets. It is easily accessible from the urban centers of the industrial northeast. Its rugged topography, cool climate, and heavy snowfall, its lakes, streams, and coastline make up a varied recreational pattern. Its colonial architecture, town halls, churches, commons, and shaded villages are rich in historical tradition. Its small towns, cleared farms, and vast forest wilderness are inviting retreats from urban life.

The "recreation industry" is now second only to manufacturing as a source of income in New England. Half a billion dollars were realized from this source in 1939, an eightfold increase over 1910,[3] and more than twice the income from all agricultural marketings.[4] In northern New England, recreational activity assumes an even greater relative importance. New Hampshire's annual income from recreation is estimated to be 75 million dollars,[5] more than three times the value of all agricultural sales,[6] and second only to the combined income from all industrial activity.

[1] This study was completed before the United States entered the War. As a result of the intensification toward the war effort since December 7, the situation may have changed in many respects. However, even if details may have changed abruptly and permanently, it is expected that summer homes in our rural areas will have about the same influence after the War, and that the descriptions and analyses of the situations contained in this bulletin will be important in the postwar period.

[2] The author acknowledges the assistance given by Harry C. Woodworth and associates of the New Hampshire Agricultural Experiment Station who contributed generously of counsel and administrative aid. Elmer W. Hallowell, Richard L. Bigelow, Jr., and Joseph T. Elvove, Bureau of Agricultural Economics, aided in gathering data and making the preliminary analysis.

[3] From a statement by the New England Council appearing in the *Boston Herald*, October 17, 1940.

[4] *Agricultural Statistics*, 1940.

[5] Based on data gathered by the New Hampshire Planning and Development Commission.

[6] *Agricultural Statistics*, 1940.

Both summer and winter recreational activities have been increasing in New Hampshire, as in neighboring states. Tourist traffic has increased steadily. In addition, large numbers of people have bought homes throughout the State for periodic use during summer or other vacation periods.

Summer homes are not equally distributed throughout New Hampshire, but a few are to be found in nearly every town. The central and southern parts of the State have the heaviest concentrations. The areas north of the White Mountains have not been reached by large numbers of summer residents, mainly because of the accessibility of desirable sites closer to the urban centers of southern New England. As more persons seek vacation homes, and as transportation facilities are improved, it is probable that summer homes will become an important type of land utilization in all sections of the State.

The social life and economy of rural New Hampshire have been altered greatly by the establishment of summer homes. New markets for labor and products have been created to supplement existing markets or to replace declining markets of former days. New problems of town government and finance have appeared. New social relationships and contacts among rural and urban people have arisen.

The present study was undertaken to analyze the forces lying behind the summer home development, and to indicate the nature of the social relationships and problems resulting therefrom. Francestown, Sanbornton, and Tuftonboro were selected for detailed study. These towns, located in the central and southern parts of the State, were judged to be representative generally of the conditions and characteristics of summer home occupancy in New Hampshire.

Visits were made to every occupied property, except in Tuftonboro, where only every third waterfront summer home was visited, because of the concentration of properties. Data were obtained by personal interview during the summer of 1940 from 291 summer residents and 440 year-round residents in the three towns. Fiscal data were taken from public records, and town officials assisted in the classification of all properties on the local tax lists of 1929 and 1939.

All properties utilized primarily for recreational purposes were classed as summer homes. This term commonly is applied to all vacation homes, even though occupancy extends to other seasons of the year. Summer homes whose peculiar advantage was the location on or proximity to water, whether lake, pond, or stream, were designated as waterfront homes. All others, including farm, village, forest, and mountain vacation homes, were designated as open country properties.

Year-round resident properties were classified as farm or nonfarm units on the basis of man work units or average 10-hour man days of agricultural activity. Properties used primarily as homes and having less than 15 man work units of farm activity were classed as nonfarm residences; those used primarily for agricultural production and having more than 150 man work units of farm activity were classed as commercial farms, and those with intermediate amounts of farm activity as part-time farms. Properties used primarily as centers of production or sale of nonagricultural goods or services were classed as commercial establishments.

Each of the sample towns was incorporated during the last third of the eighteenth century, reached its population peak before 1850, and declined steadily after that date. A diversified subsistence agriculture predominated during the early years of settlement, and cleared land reached its maximum at about the time of the Civil War. Small local industries flourished during the middle of the nineteenth century, but gave way gradually to the competition of larger industrial centers to the south. During the period of small industry, local farmers found outlets for surplus products in Boston and other nearby cities. The nation's agriculture shifted to a commercial basis during the latter part of the nineteenth century, and the volume of agricultural production in the three towns declined, owing to competitive pressure from the new and fertile agricultural areas of the west. As the local economic base declined, and more promising opportunities appeared in other regions, there began a long process of selective emigration, which has left its imprint on the social organization of the present day.[7]

During the years of the nineteenth century a new type of land utilization was gaining importance in the three towns as in other broad areas of northern New England. Residents of the expanding urban centers to the south were turning to northern New England as a recreation retreat. In Sanbornton, during the second half of the nineteenth century, "certain temporary summer lodges were made upon the banks of the rivers and bays by those who had much earlier come within the limits of Sanbornton for fishing.[8] During this period in Tuftonboro, "in the summer season the farmhouses in the vicinity were filled to overflowing with visitors from the cities seeking rest and recreation far from the crowd and confusion of the large hotels.[9] Families and individuals came by train or stagecoach, and stayed for a week or two, or for the entire summer. Summer boarders were an important source of farm income up to the first quarter of the twentieth century. Then summer visitors began to acquire summer homes for private use during vacations. Accessibility by train or stagecoach was influential in the selection of the earliest summer homes. Consequently village homes, or those located on or near the main highways, were most common in early days. As transportation and highway conditions improved, settlement extended into the more remote back areas of rural towns. A major transformation of the rural economy was being effected.

Physically, the three towns are better adapted to recreation than to the earlier agricultural production. Topography is rough, marked by steep hills and valleys. Forest cover predominates. Numerous lakes, ponds, and streams afford opportunities for swimming, boating, and fishing. Average elevation is high. Climate is cool and snowfall is heavy. The growing season is short, ranging from 115 to 120 days. Soils are

[7] For more detailed accounts of the characteristics and causes of economic decline in rural areas of northern New England, see (1) Wilson, H. F., *The Hill Country of Northern New England: Its Social and Economic History, 1790–1930*, Columbia University Press, New York, 1936, (2) Woodworth, Abell, and Holmes, *Problems in the Back Highland Areas of Southern Grafton County*, New Hampshire Agricultural Experiment Station Bulletin 298, June 1937, pp. 46-53, and (3) Clayton and Peet, *Land Utilization as a Basis of Rural Economic Organization in 13 Hill Towns of Vermont*, Vermont Agricultural Experiment Station Bulletin 357, June 1933, pp. 15-21.

[8] Runnels, M. T., *History of Sanbornton*, Volume I. 1882.

[9] Merrill, G. D. (ed.), *History of Carroll County*, 1889.

predominantly light, gravelly, sandy, and stony glacial loams of fair to poor agricultural productivity. The heavier loams support good forage crops and pasture, but cultivation is limited by stones and rough topography.

The aggregate year-round population of the three towns in 1940 was only 1,600, but population nearly doubles during the summer. Trunkline highways carry heavy seasonal traffic through Sanbornton and Tuftonboro, but travel within Francestown is almost wholly for local purposes. Social life revolves about local village centers, but most of the trading is done in larger centers nearby. Resident households in each town rely upon multiple sources of income, both farm and nonfarm. This, in brief, is the setting in which recreational development is taking place.

FORCES UNDERLYING THE RECREATIONAL DEVELOPMENT

The industrial centralization of the first quarter of the twentieth century increased the demand of city people for rural vacation properties. The same forces, coupled with the agricultural development of the more fertile west, weakened the demand for year-round residential and farm properties in rural areas of northern New England. As a result, where rural properties were judged suitable for recreational use, the price bids of prospective summer residents were usually above the price bids of prospective farmers or local laborers. The lack of bids for other uses and the availability of vacant properties speeded up the shift to recreational use in many areas. In the three sample towns the rate of purchase of summer homes was accelerated after 1925. The demand for "farm real estate" for vacation use increased markedly, as farm properties became more accessible and available, and their possession became more fashionable.

Knowledge of the forces underlying the demand for summer homes, the segments of the population which perpetuate this demand, and the channels through which personal desires are satisfied, is essential to an understanding of the effects of summer homes on the present or future economy of rural areas.

Motives and Process of Purchase

Many summer residents admitted only vague conceptions of the rational and irrational motives that prompted their desires for vacation homes and influenced the choice of particular sites. The aggregate statements do indicate, however, the relative weight of significant factors that have influenced the demand for recreational properties.

Motivation

A variety of interests prompted urban residents to buy rural vacation homes or other properties which later were adapted to recreational use. Four-fifths of all summer residents bought properties primarily to get

away from the city during vacations. Of this number, roughly 1 in 10 made the purchase so that children could be in the country during school vacations.

The differences in size, type, and location of vacation homes reflect a wide range of personal preferences. Some persons, with a yen for swimming, boating, fishing, or summer resort life, liked small waterfront properties. Others, seeking quiet, seclusion, or space, preferred the isolation of old farms or forest retreats. Still others, having a variety of desires and the financial means for satisfying them, acquired secluded properties, and bought or rented access to nearby lakes.

One-fifth of the summer homes originally were acquired for nonrecreational purposes. These properties were obtained by gift or inheritance, or were bought originally as real estate investments, homes for retirement, or rural health retreats upon physicians' advice. The reasons for change to recreational use were the same as those for purchase of summer homes.

Establishing Contact

The mechanism for bringing together potential buyers of summer homes and the owners of available properties is a crucial factor in the process of transfer. Nearly half of the owners of summer homes either were familiar with properties through previous acquaintance in the locality and had purchased directly from former owners, or were brought into contact with properties through friends already located in the area. A smaller number contacted real estate agents or got clues through the advertisements of agents in metropolitan newspapers. One owner in six acquired his property by gift or inheritance, and thus did not exert effort to make contact. A few owners looked for properties and established contact without outside aid.

The channel of contact generally was closely related to the motivation behind purchase. Most persons whose desire for a summer home grew out of visits with or the persuasion of friends in the locality or out of personal travel obtained properties with which they had been acquainted formerly, had learned of through friends, or had discovered through their own explorations. On the other hand, most of those not motivated by contact within the locality acquired homes through real estate agents or through advertisements in the metropolitan papers.

Direct contact through personal acquaintance has been significant in many parts of the State known to urban residents, and especially in localities where summer residents settled earlier and attracted friends to settle near them. Direct contacts between buyer and seller predominated in Tuftonboro, an area well known to tourist visitors because of its accessibility by trunk line highway and its proximity to popular mountains and lakes. Direct contact likewise was common in the case of Sanbornton waterfront owners, many of whom were from nearby New Hampshire cities, were familiar with the local properties, and in some cases knew the previous owners.

In localities remote from urban influence, real estate agents have played a more important part in stimulating and directing the transfer of

properties. These agents, through their knowledge of the availability of and the demand for recreation resources, have fulfilled a specialized function in the transfer process, and have brought summer residents into many areas that probably would not be reached by other methods of contact.

Choice of Locality

The proximity of friends, former ties in an area through either having lived, vacationed, or gone to school there, characteristics of the natural and social environment, and proximity to homes in urban centers of Massachusetts or New Hampshire were the principal determinants of the choice of locality. Locality was simply a matter of chance to one summer resident in twenty; for example, a particular property happened to be listed in the paper or was a gift.

Friends and former ties attracted two-thirds of the owners of open country homes. Scenery, climate, topography, and rural charm were the principal attractions of environment. In the case of waterfront owners, environment was of greater importance, because of the popularity

Fig. 1. A Typical Open Country Summer Home
The rural setting and proximity of friends attracted a New York college professor to this property.

of Winnepesaukee and other New Hampshire lakes, and the additional attention given to the quality of boating, fishing, and swimming.

Lakes and mountains made natural environment nearly twice as influential in attracting summer residents to Tuftonboro as to the other

towns. Nearness to homes and places of business was the strongest attraction to Sanbornton waterfront residents; these were a lower income group, and therefore were tied down more closely to local places of business.

The influence of friends attracting friends creates geographical and occupational clusters of summer residents, and adds momentum to the development of summer homes once the process has started. During one period a number of college professors bought open country homes in Sanbornton. These were colleagues in a branch of the physical sciences, and one followed another, after the settlement by a first member of the group. Likewise, several small business men from Laconia bought summer homes on Lake Winnisquam during the middle thirties, creating a block of homogeneous settlement. Other similar clusters were noted, although the dispersion of settlement within local areas and the divergence of friendship and occupation lines gave less clarity to the pattern in these cases.

Choice of Property

The relation of a particular property to its environment had more weight than all other combined attractions in determining the selection of a particular open country or waterfront summer home. Open country residents preferred an expansive view, seclusion, or proximity to friends;

FIG. 2. RESTORATION FOR SUMMER OCCUPANCY

Its hand-hewn timbers, wide boards and paneling, and large fireplace and staircase "sold" this abandoned building, constructed in 1802, to a high school vocational training teacher. The rear section is being used while the main house is made fit for occupancy.

accessibility by all-weather roads and relative proximity to water also were considered. Waterfront residents preferred lots with a commanding view of the lake and countryside, and sought locations that were relatively sheltered, near those of friends, and accessible by highway.

Characteristics of the house were second only to those of environment in influencing selection of open country homes. Colonial architecture, construction, paneling, and large fireplaces were dominant attractions. Houses of medium size with possibilities for remodeling, yet livable without excessive improvement, were selected most frequently.

In the case of waterfront properties, houses often were lacking at the time of purchase, and even where existent they did not have much to do with the selection of the site. Acquaintance with former owners and purchase from former summer people rather than from local residents were more common because of the earlier development of most waterfront properties.

The lay-out of the grounds was more important to waterfront than to open country home owners. Ample size of lots, decorative trees, a good beach, and water shallow enough to be safe for children were main considerations. Open country residents preferred properties with decorative trees, open fields, a brook or pond within their boundaries, and ample land for protection against cramped setttlement.

The purchase of a particular property for no other reason than that it happened to be cheap or was listed for sale in metropolitan papers was reported by one owner in ten among both groups.

Attributes of Summer Residents

Knowledge of the characteristics and background of summer residents affords a better understanding of the demand for summer homes and the differences in recreational development among geographical areas and types of vacation properties.

Occupation

Owners of summer homes represent the higher and middle strata of income and occupation groups. The general income level of open country residents was above that of waterfront residents. One-third of the owners of open country homes were professional workers, including college professors, lawyers, doctors, and teachers. Retired persons, corporation executives, and the combination of small business, managerial, office, and sales workers, each represented less than one-fifth of the group. Skilled, service and domestic workers were a small minority.

Among the waterfront owners, small business and managerial groups predominated. These classes and professional workers were equal to all other groups combined.

Purchases of both types of summer homes by lower income groups have been increasing during the last decade. After 1933, purchases by skilled laborers, office and sales workers, and service, domestic, and unskilled laborers increased steadily. The increase was especially marked in the case of waterfront properties.

Geographical differences in the general level of income were brought about by differences in land values, reputation and popularity of the areas, and the attraction of friends and natural environment. Lake Winnepesaukee, for example, attracted a larger proportion of corporation executives and other high-income groups from far-distant points. Around the smaller and lesser known lakes in Sanbornton, a majority of the summer residents were lower-income small business, managerial, and professional groups, half of whom were from New Hampshire cities. Similar tendencies were noted in the case of open country residents, although the dispersed and varied homes attracted a more heterogeneous group of residents in all areas than did the more compact waterfront developments.

Place of Residence

Most of the summer families were from localities within a few hours' driving distance of their vacation homes. More than half were from the metropolitan Boston area, four-fifths were from either Massachusetts or New Hampshire, and only one in ten was from outside New England or New York State.

The open country owners in all three areas were drawn mainly from metropolitan Boston, persons from this area outnumbering all others by nearly two to one. Winnepesaukee lakefront owners came from more widely dispersed areas throughout Massachusetts, New Hampshire, and other states, while Sanbornton waterfront owners came from the most restricted area, half of them from New Hampshire cities, and nearly all from either New Hampshire or Massachusetts.

Most summer residents evidenced stability of tenure in their home communities. Two-thirds of them owned winter homes; the rest either rented or, in a few cases, lived with children or relatives during the winter.

Family Characteristics

A majority of the summer residents acquired their summer properties before reaching middle age. Half came into possession of them before reaching the age of 40, nearly four-fifths before the age of 50, and virtually all before reaching 60. At the time of the survey, Tuftonboro waterfront owners were generally older than those in Sanbornton, and the waterfront owners as a group were slightly older than the open country owners, reflecting differences in the ages of the several developments.

Less than half of the summer residents had children of school age at the time the properties were acquired. Because of the lapse of time since the purchase of many properties, the proportion with children was only one-quarter at the time of the survey. There were fewer children of school age in the households of Tuftonboro summer residents, reflecting earlier settlement and a more advanced age of owners.

Analysis of the forces underlying past recreational development in the three towns indicates a broad and expanding base for future development in the State. If present trends continue, a greater number of income and occupational groups will be represented in the future summer popu-

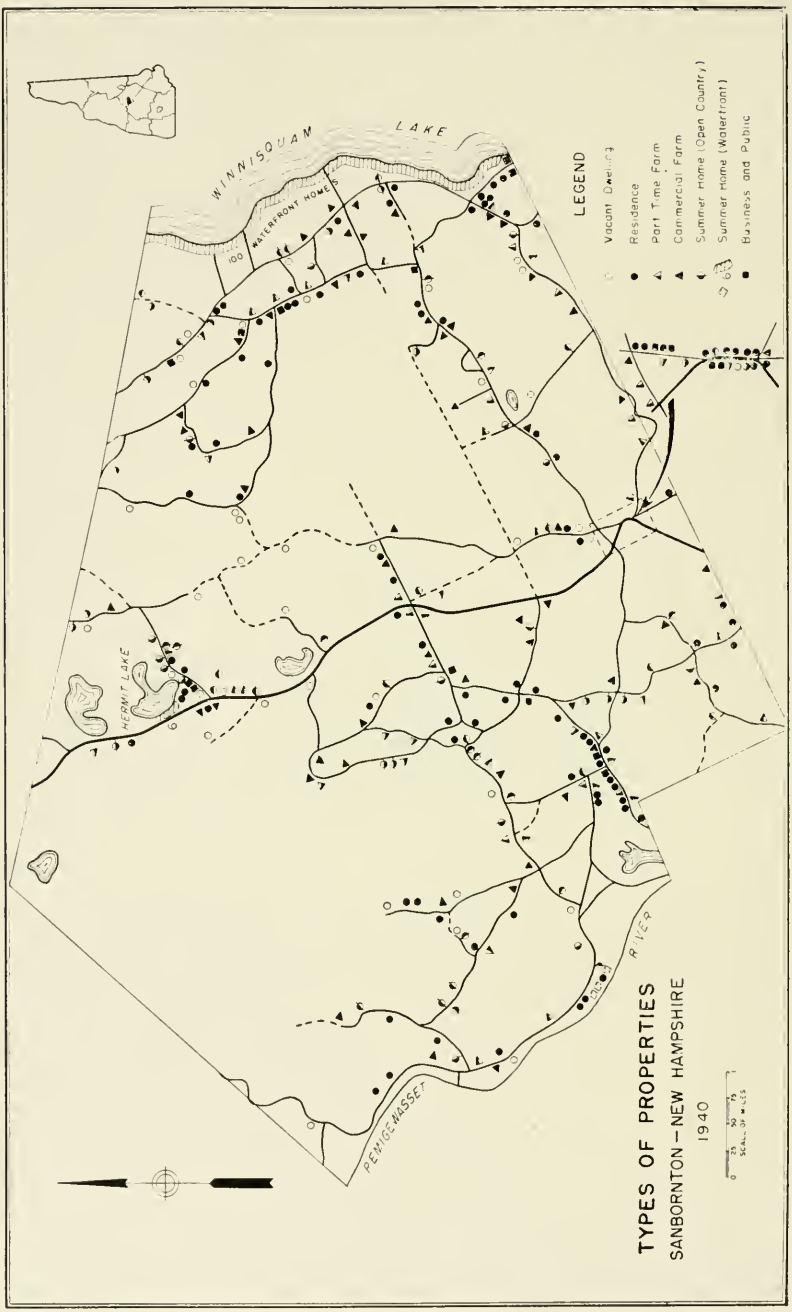

FIG. 3. TYPES OF PROPERTIES, SANBORNTON, NEW HAMPSHIRE

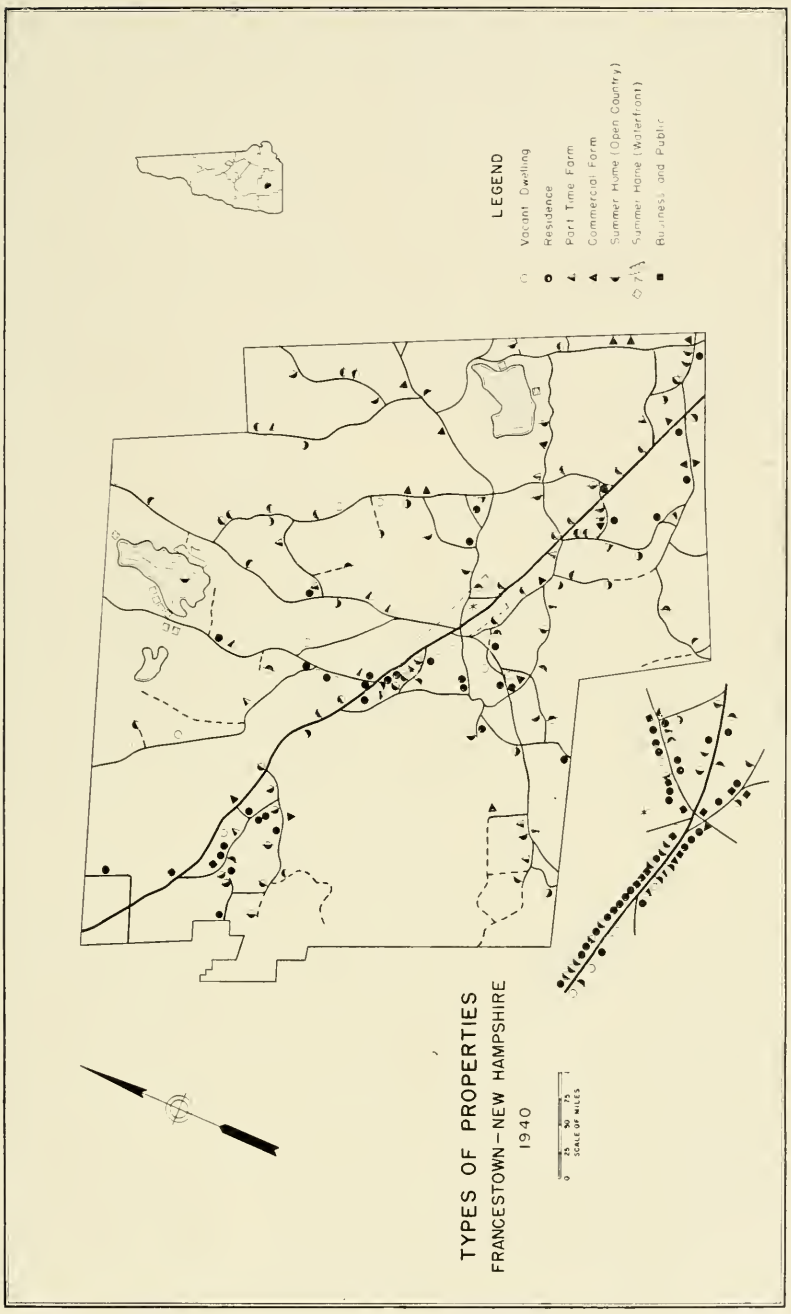

FIG. 4. TYPES OF PROPERTIES, FRANCESTOWN, NEW HAMPSHIRE

lation. The influence of friends will expand development in old areas, and increased travel and continued activity of real estate agents will push development into new areas. Experience indicates that certain types of rural properties will command preference, but that varied human desires will give value to many types as potential summer home sites.

EFFECTS ON THE RURAL COMMUNITY

The daily lives of rural people and rural communities have been affected to varying degrees by the settlement of summer residents in their midst. Effects of summer homes have not been confined within the borders of those towns wherein summer homes are located, but an analysis of these local communities affords an understanding of the areas most intimately affected, and indicates the nature of the broader relationships and problems involved.

Land Utilization and Occupancy

The influx of summer residents has complicated further an already complex pattern of land utilization and settlement in rural New Hampshire. Summer people with a wide variety of occupational and social backgrounds have become neighbors of farm and nonfarm native families (Figures 3, 4, and 5), of retired persons, of skilled and unskilled laborers engaged in many occupational pursuits. Everyday social contacts have been altered, new markets for labor and products have modified traditional patterns of living and working, and dependence upon multiple sources of employment and income has increased significantly.

Year-round Resident Households

The present diversity of land utilization and sources of livelihood among the year-round households is in contrast with the uniform subsistence agriculture and the agriculture and small industry economy of a century ago. Farming is not the exclusive or even the primary source of employment of local people but farm activity was reported for three-quarters of the year-round households in the three towns. Off-the-farm employment comprised nearly two-thirds of all labor by male household members (Table 1). Principal sources of outside employment were summer residents (for skilled and unskilled labor), town and state governments (for highway and forest labor, and local elective offices), and private operators of farm and forest enterprises. Nearby manufacturing establishments hired many Sanbornton residents. Work in other commercial establishments, and the expression of Yankee ingenuity through a variety of independent enterprises, including wood-carving, wrought-iron work, and making balsam pillows, accounted for the remainder.

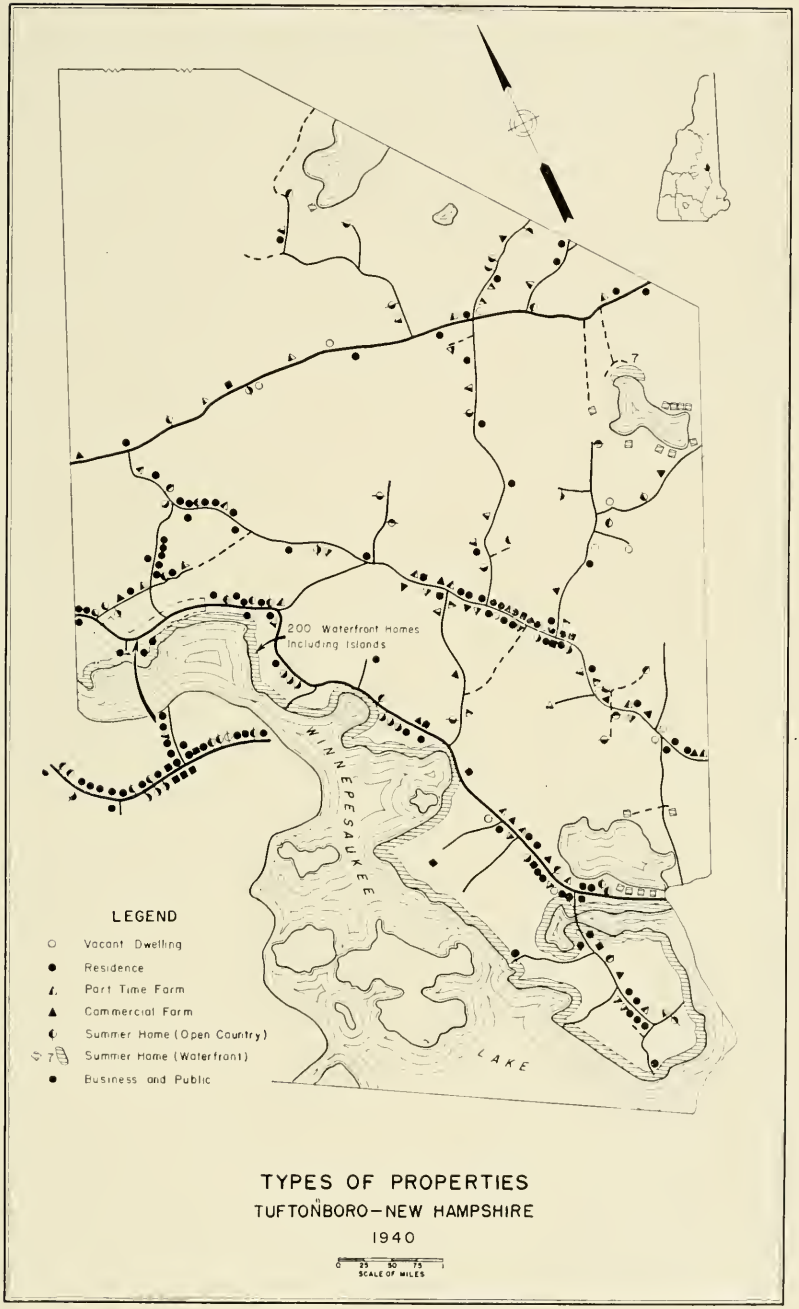

FIG. 5. TYPES OF PROPERTIES, TUFTONBORO, NEW HAMPSHIRE

Table 1. Percentage distribution of total man-days employment of adult resident males, by source of employment

Source of employment	Per cent of total employment			
	Francestown	Sanbornton	Tuftonboro	All towns
Home farm	33	36	30	34
Summer residents	15	3	30	14
Other private individuals	21	19	13	17
Government	21	10	13	14
Manufacturing	1	18	—	9
Commercial	6	9	9	8
Independent enterprise	3	5	5	4
Total	100	100	100	100

More than half of the resident households were classified[10] as residence or nonfarm units, one-quarter as part-time farms, and only one-fifth as commercial farms. Combinations of farm and nonfarm employment were the general rule, with wide variation in the proportions of each among the several types of properties. More than half of the commercial farms and nearly all of the part-time farms reported some nonfarm income to supplement the farm business. One household in nine reported no earned income from any source during the year. These were generally single and dual person households, composed of elderly, disabled, or widowed persons living on past savings, pensions, or public welfare.

The amount of farming ranged from none at all on one-quarter of the properties to several man enterprises on the larger commercial farms. Only one household in twelve carried on a full-time farm business of 300 or more man-work units. Middle-aged operators reported agricultural activity most commonly, and they managed the largest farm enterprises. The oldest and youngest heads of households were dependent to a greater extent upon nonfarm sources of income.

Commercial farms generally had larger acreages than residence properties or part-time farms but size of property was not a consistent indicator of the size of agricultural enterprises. More than one-third of the properties greater than three acres (census farms) were being used merely as residences, and a somewhat higher proportion as part-time farms. Elderly couples, lone survivors, or adult sons and daughters were occupying ancestral homesteads of fifty, one hundred, or several hundred acres, without using any land for agricultural production. Such a pattern of land utilization is common throughout rural areas where agriculture has declined relative to nonagricultural opportunities.

The farm households were the most stable elements in the local population, as indicated by their tenure status. More than 90 per cent of the commercial and part-time farmers owned their properties, a large proportion of which had been in the families for several generations. Tenants were more common among the residence properties, comprising more than one-quarter of all, and nearly one-third in Sanbornton, where there were many factory workers and itinerant laborers on a nearby federal flood control project. The tenants as a group were considerably younger than the owner-occupants.

[10] On a man-work unit basis, page 6.

Crop and Livestock Production

Agricultural production was centered on the commercial and part-time farms. More than half of the nonfarm households reported a small garden, a few hens, or a pig, to satisfy family needs, but these enterprises in no case required more than a half hour of attention per day throughout the year.

Agricultural enterprises on part-time and commercial farms were centered chiefly about livestock production. Milk, cream, butter, and eggs accounted for the bulk of agricultural income, and fowl, beef cattle, sheep, and other livestock sales were the chief supplementary sources. Agricultural production was most concentrated in Sanbornton, where farm enterprises were largest, and dependence upon dairy cows greatest. Several large poultry farms and a specialized vegetable farm supplemented the dairy industry in Francestown. Tuftonboro farms were smaller and more diversified than those in the other two towns (Table 2).

TABLE 2. DISTRIBUTION OF GROSS AGRICULTURAL INCOME BY TYPE OF PRODUCT AND MARKET OUTLET

Item	Francestown	Sanbornton	Tuftonboro
Gross agricultural income	$72,514	$82,370	$33,163
Per cent from:			
Livestock products	73	73	60
Livestock	19	6	9
Crops	8	20	31
Per cent sold:			
Wholesale	70	68	58
Retail delivery	29	27	24
Retail at farm	1	5	18

Although dairying was the primary agricultural enterprise in all towns, dairy herds were relatively small. All but one of the part-time farms, and more than half of the commercial farms had herds of five cows or less, and only three herds had more than 20 cows. Two-thirds of the farms reported some poultry, but only 25 flocks were larger than 100 birds. The five largest commercial poultry farms, all located in Francestown, had flocks ranging from 1,000 to 9,000 birds. More than half of the farms had horses; one-quarter reported hogs. A large flock of turkeys and five herds of beef cattle were the only other livestock of commercial significance.

Two-thirds of all agricultural products were marketed through wholesale channels, but retail sales were an important supplement on the large farms and were the main source of income of many smaller farms, especially in Tuftonboro.

Tillage land was not intensively or aggressively managed. Part-time farms contained an average of 15 acres of tillage land, and commercial farms considerably more, averaging nearly 50 acres per farm in Sanbornton. Nearly one-quarter of all open land contained no crops, and two-thirds supported a hay crop only. Hay fields on the aggressively managed commercial farms yielded two or three tons of high-quality roughage per acre, but more generally the yields were a ton or less of run-out poor-

TABLE 3. MISCELLANEOUS DATA ON COMMERCIAL AND PART-TIME FARMS

Item	PTF*	CF†	PTF	CF	PTF	CF	PTF	CF
	Francestown		Sanbornton		Tuftonboro		All towns	
Number properties	23	18	55	50	44	17	122	85
Total acres	1,500	4,015	4,250	9,590	3,089	2,961	8,839	16,566
Tillable acres	392	661	774	2,494	683	462	1,849	3,617
Acres hay	229	468	621	1,675	474	357	1,324	2,500
Acres other cultivated crops	18	52	37	243	22	35	77	330
Animal units dairy cows‡	22	176	68	407	59	83	149	666
Animal units dairy heifers	5	51	20	159	18	27	43	237
Animal units poultry	6	245	16	40	12	20	34	305
Animal units horses	13	31	21	93	18	14	52	138
Animal units other livestock	9	15	9	70	19	25	37	110

* Part-time farm.
† Commercial farm.
‡ One animal unit equals 1 dairy cow; 2 heifers; 100 hens; 1 horse; 7 sheep; 14 lambs; 5 hogs; 10 pigs.

quality hay to the acre. Only 18 farms reported five or more acres of cultivated crops other than hay, and this acreage was restricted mainly to grain and silage corn, oats, soybeans, and other feed crops for livestock consumption. Cordwood, maple products, apples and vegetables in small acreages were the principal cash crops on the diversified farms, especially in Tuftonboro. Only a specialized sweet corn farm in Francestown reported more than two acres of cultivated cash crops.

FIG. 6. SUMMER CAMP DEVELOPMENT

Accessible to but not on the lakefront. These camps were not constructed for cold-weather comfort.

Summer Home Occupancy

The seasonal occupancy of vacation homes has had a significant effect on the social life and economy of rural towns. Although periods of occupancy differed among types of properties and occupational groups, and in some cases extended to all seasons of the year, the peak occurred during July and August, and the winter was a period of virtual abandonment.

Occupancy of waterfront homes was most seasonal in nature. Most of them were occupied for a single continuous vacation period and were closed for the rest of the year. More than half of this group were used only during the traditional summer season from July 4 through Labor Day. Other waterfront owners visited their properties occasionally on week-ends or other holidays in addition to the summer vacations. A few reported use only for week-end or occasional visits as circumstances warranted (Table 4). Only one waterfront owner in ten reported occupancy during the snow season, in most cases to accommodate week-end skiing or ice-fishing parties. These accommodations generally were considered makeshift and uncomfortable at best, for the cottages were not insulated for winter use, and water pipes were disconnected at the end of the summer.

Occupancy of open country homes was much more casual, and both the number of days and the seasons of occupancy were more varied than in the case of waterfront homes. More open country owners combined occasional spring, fall, and winter week-end or holiday use with summer vacation use. A smaller number visited their properties for only a single continuous vacation period. Continuous occupancy ranged from two weeks to eight months, and averaged between two and three months. More than one-third of the open country residents reported visits on winter week-ends, and a few reported longer winter visits, including a week or 10 days at Christmas. Skiing was mentioned as a real attraction during the winter, but many owners visited their properties simply for a week-end of relaxation. Since most open country homes had been constructed by former year-round residents, accommodations were usually adequate for winter use.

Periods of occupancy differed greatly among individuals, but showed only slight variation from year to year. Retired persons reported the longest periods, professional and big business men next, and managerial, office, domestic, and skilled laborers the shortest. One-third of the retired, business, and professional residents spent more than four months on their properties, compared with only five per cent of the other groups, because of differences in the length and flexibility of vacations. Owners without children of school age reported longer occupancy than did those who had to remain in the city during the school year.

Three-quarters of all owners stated that they had made no significant changes in periods of occupancy since the time of purchase. A few reported lengthening of periods, especially after retirement, but a more general tendency was for owners to stay shorter lengths of time after about a decade of ownership.

The retirement intentions of a large number of summer residents shed light upon the evolutionary changes that are taking place in recrea-

TABLE 4. DISTRIBUTION OF SUMMER HOMES ACCORDING TO PERIODS OF OCCUPANCY*

	Number						Per cent	
	Waterfront			Open country			Waterfront	Open country
Number days occupied	Continuous occupancy	Continuous and occasional occupancy	Occasional occupancy	Continuous occupancy	Continuous and occasional occupancy	Occasional occupancy	All occupancy	All occupancy
1 - 25	—	—	—	3	1	5	—	6
26 - 50	2	—	7	3	7	10	8	12
51 - 75	43	8	3	18	6	11	49	22
76 - 100	11	13	—	10	16	6	22	20
101 - 125	8	8	1	6	19	5	15	19
126 - 150	1	3	—	8	10	—	4	11
Over 150	2	0	0	9	6	0	2	10
All	67	32	11	57	65	37	100	100

* Includes occupancy by both owners and tenants.

tional communities. More than one-quarter of the owners of open country homes mentioned a definite intention to retire to full-time residence on their properties in the future, and half as many were still undecided in the matter. All except five per cent of the waterfront owners, on the

FIG. 7. RETIREMENT HOME
A college professor, born and raised on this property, retained it for a summer home and now has retired to year-round occupancy.

other hand, stated a definite intention not to retire to full-time residence there. Among both groups, twice as many persons who rented winter residences intended to retire to summer homes as did those who either owned them or lived with others.

The intentions of waterfront and open country owners regarding retirement reflect an important difference in the two types of properties. Waterfront homes ordinarily are considered to be merely summer vacation retreats, constructed for comfort during warm weather only, and equipped with a minimum of permanent conveniences and improvements. Open country homes, on the other hand, are more durable and winterproof, and more commonly are considered to be a "second home", equipped and renovated to afford a maximum of personal comfort during all seasons of the year.

The commercial renting out of summer homes was much more common among waterfront than among open country owners. One-third of the waterfront homes and only one-tenth of the open country homes were occupied by paying tenants at the time of the survey. Slightly larger percentages of both groups had been rented at some time, but the same relationship prevailed. More than half of the open country residents had rented only to relatives or friends, on one or two occasions, but recurrent commercial renting was common by waterfront owners.

Many of the lower income and occupation owners of waterfront homes have vacations that are limited to only part of the summer. The number and desires of nonowners with limited vacations create a brisk demand for rental of waterfront cottages. Many waterfront owners therefore use their summer homes during their own vacations and can rent them readily during the remainder of the season, if they wish. Income from renting often is sufficient to pay the year-round maintenance expenses, and enables many persons, otherwise unable, to enjoy the luxury of a vacation home.

Occupancy of open country homes is more casual and for longer periods, and the opportunity for extended rental is less. Open country home owners spend more time "puttering" about their properties, adding personal touches to the buildings and grounds, and creating an ultimate year-round home, in many cases. They are thus more reluctant to rent to strangers than are the owners of simple vacation cottages. The more elaborate, better furnished, and more extensively used waterfront homes were rented less frequently than the ordinary lake cottages, and were similar to the open country homes in this respect.

Farming and Conservation on Summer Properties

Summer residents have not undertaken extensive farming or constructive land management practices. The cutting of hay or the use of pastures by neighboring farmers was common during the early years after purchase; beyond that the policy of summer residents has been to let nature take its course on the land. The result has been a gradual reversion of open fields to brush and then to second-growth forest cover.

In all three towns, reversion to forest cover is under way. The maximum of cleared land was reached during the latter half of the 19th century, and the gradual decline in farming has surrendered additional acres to the forest with each passing year.

Waterfront properties are limited in acreage, and the possibilities for farming are few. Two small back-yard gardens and a few instances of small-scale forest restoration following the hurricane of 1938 were the extent of land management practices by waterfront owners.

Farming was more common in the case of open country properties. Two-thirds of the open country properties had some acreage of open tillable land at the time of the survey, and one-quarter had more than 25 acres. Many farmers in areas of recent summer development have used summer home lands to provide part of their farm needs. Hay was cut by neighboring farmers on nearly half of the open country properties, most commonly in Sanbornton and Tuftonboro (Table 5). In Sanbornton, there were more active farmers to take the hay and more summer home properties on which hay fields had been maintained during recent years. In Tuftonboro, two farmers cut small acreages of hay on many properties, accounting for a majority of the cases.

Table 5. Distribution of summer home properties by amount of farming activity

Amount of farming	Number		Per cent	
	Water-front	Open country	Water-front	Open country
None	118	52	98	33
Small home garden	2	17	2	11
Hay cut or pasture used by others	—	46	—	30
Garden and hay cut or pasture used by others	—	24	—	15
Other agricultural activity*	—	17	—	11
Total	120	156	100	100

* Includes 4 acres of vegetables, 650 fruit trees, and 17 animal units of livestock.

Summer residents usually are satisfied to have fields kept clear without cost or income to themselves, and farmers are glad to have a cheap source of roughage, despite low yields and inferior quality. The hay is cut annually until it is too run out to make further cutting profitable. Then the mowing is discontinued or is done as a favor, to retain the good will of the summer people so they will buy farm products. When the farmers are no longer interested in the hay, keeping the fields cleared becomes an expense which most summer residents do not care to assume and often they cannot get this work done during the farmers' busy months. Run-out hay fields on summer properties rarely have been reseeded.

Two Sanbornton dairy farmers had 12 acres of corn and other cultivated crops on adjoining summer places and were operating the land within their regular rotations. Three farmers in the same town were renting pastures from summer residents; all were on properties that had been farmed up to the time of transfer to summer use less than five years earlier. Neglected fences hinder pasture renting on many lands. With the exception of the dairyman who rented land to cultivate, local farmers have not made long-term agreements with summer residents for the use of land and have undertaken no permanent improvements. It has been simply a case of getting all the remaining benefits from former investments and then abandoning the land.

Some farmers could improve their situations by making greater use of land on nearby summer homes, but the declining number of operating farms and the increasing number of summer homes in each town mean more idle land than operating farmers can use. Farmers thus have been able to choose the land best suited to their individual needs. As the number of farmers who own teams has decreased, summer residents have found it increasingly difficult to hire anyone to keep their fields cleared.

Open country residents have carried on a little farming or followed simple conservation practices. Nearly one-third of the owners raised vegetables for home use, but the total acreage was small. A few had set out plantings of young trees to replace hurricane losses. Others had reseeded or applied commercial fertilizers to run-out fields, thinned forest stands, or cleaned up hurricane slash (Table 6). Only one owner in nine kept livestock or harvested more than the produce from a small

home garden (Table 5). The summer resident who was carrying on the greatest amount of farming had only a half-man enterprise. One of the largest farms in the three towns was owned by a summer resident, but it was operated as a commercial venture and was distinct from the vacation home; hence it was classified separately as a commercial farm.

TABLE 6. DISTRIBUTION OF SUMMER HOME PROPERTIES BY TYPE OF CONSERVATION PRACTICE FOLLOWED

Type of practice	Number		Per cent	
	Water-front	Open country	Water-front	Open country
None	116	129	97	85
Setting out trees	3	10	2	6
Reseeding fields	—	7	—	5
Woodland management	1	3	1	2
Fertilizer application	—	1	—	1
Combinations of above	—	2	—	1
Total	120	152	100	100

There was a direct relationship between the size of summer home property and the extent of farming. Professional, big business, and retired owners reported more agricultural production and conservation practices than did lower income groups, who were handicapped by limitations of time and money. The personal care of crops is possible only with long and flexible vacation periods, the care of livestock necessitates the hire of a year-round caretaker, and most conservation practices involve recurrent expenditures of time and money.

Although summer residents have not prevented the reversion to forest cover, neither have they caused it. As will be indicated later, attention to the physical productivity of land had been abandoned by owners in most cases long before the transfer to summer use. In some instances, summer residents have delayed the reversion through land management practices on restricted areas. The general pattern, however, has been in accordance with the trend of land cover in northern New England for nearly a generation.

Purchase and Improvement of Summer Home Properties

Diverse types of properties have been acquired for summer home use. Summer residents in general have followed on the heels of a declining agriculture and have not displaced aggressive farm operators. Idle land and habitable dwellings which were either abandoned or on the road to abandonment have formed the bulk of summer home purchases. Expenditures for construction and improvements have restored buildings and saved many from collapse.

Prior Use and Circumstances of Sale

Nearly one-third of the properties visited had been used as summer homes by previous owners. The present owners were unable to furnish information about the use of the properties before they were bought for

recreational purposes. Analysis of the prior use of properties on which present owners initiated recreational use indicates that the transfers have come about by normal processes and have taken place with a minimum of disruption in the lives of the persons displaced.

Nearly 90 per cent of the waterfront properties were created from idle land which was not a part of an inhabited or operating unit. All but two of the remaining properties were parcels of land only, detached from larger operating units (Table 7).

TABLE 7. DISTRIBUTION OF 153 SUMMER HOME PROPERTIES ACCORDING TO USE PRIOR TO PURCHASE FOR RECREATIONAL PURPOSES

Prior use	Number		Per cent	
	Water-front	Open country	Water-front	Open country
Residence or part-time farm	4	49	8	47
Commercial farm	1	8	2	8
Vacant (including dwelling)	—	33	—	32
Idle land (no dwelling)	42	9	86	8
Other	2	5	4	5
Total	49	104	100	100

Waterfront sites generally were offered for sale as a result of the free choice of individuals, and usually after several years of waiting for the opportune moment to sell. A large proportion of open country homes, on the other hand, were inhabited or were habitable properties before they were bought for recreational use. Transfers ordinarily followed natural crises in the lives of former owners, such as death of the owner or a key member of his household, periods of forced vacancy in most cases caused by death, disability caused by old age or ill health, financial reverses, or other forced circumstances (Table 8).

The trend during recent years has been toward the selection of abandoned, nonfarm, or farm properties on which farming has been discontinued because it was unprofitable or because of the old age of the operator. In each of the instances in which the prior use was commercial farming (Table 7) transfer took place more than 10 years ago. Nearly half of the open country properties were used as residences or part-time farms by previous owners and one-third had been abandoned for periods ranging from 1 to 20 years.

TABLE 8. DISTRIBUTION OF 138 SUMMER HOME PROPERTIES ACCORDING TO CIRCUMSTANCES LEADING TO SALE BY PREVIOUS OWNERS

Circumstances	Number		Per cent	
	Water-front	Open country	Water-front	Open country
Death	8	26	21	26
Forced vacancy	—	22	—	22
Old age or ill health	—	14	—	14
Other forced circumstances	4	10	11	10
Free choice	26	28	68	28
Total	38	100	100	100

Property Characteristics and Improvement

Waterfront properties ordinarily are created by subdivision, while open country properties are purchased intact from former owners, or with only certain outlying fields excluded from the transfer. Most waterfront lots were an acre or less in size, the greater width and depth of Tuftonboro holdings reflecting a less congested and higher class development (Table 9). Open country properties ranged up to several hundred acres in size, although most of them were less than one hundred acres.

There have been significant differences in the size of open country properties purchased during successive periods of development. Before 1918, village and main road properties were most accessible and available, and four-fifths of the properties bought were smaller than 25 acres. During the decade following the first World War, there was a swing to larger properties. Purchases increased after 1929 and embraced properties of all sizes. During 1939 and 1940, 19 of the 21 properties bought were 50 acres or smaller. This significant decline from the level of the previous 10 years resulted from a conservative reaction in purchasing, a reluctance to assume large maintenance expense, and increased purchases by lower income groups.

Table 9. Distribution of 274 summer home properties by acreage

Number of acres	Number			Per cent	
	Waterfront		Open country	Waterfront	Open country
	Sanbornton	Tuftonboro			
Less ½	59	22	25	69	16
½ - 1	5	11		13	
2 - 5	5	6	27	9	17
6 - 10	—	5	12	4	8
11 - 25	1	1	18	2	12
26 - 50	1	1	22	2	14
51 - 100	1	—	27	1	17
101 - 150	—	—	9	—	6
151 - 200	—	—	5	—	3
201 - 300	—	—	5	—	3
Over 300	—	—	6	—	4
Total	72	46	156	100	100

Buyers of open country homes ordinarily acquired dwellings and other buildings to be remodeled for summer use, while buyers of waterfront properties acquired unimproved lots upon which to build new summer homes. Ninety per cent of the open country properties contained some buildings at the time of purchase, many of which were important considerations in site selection. Excluding properties that had been summer homes under former owners, only two waterfront properties contained buildings when purchased. Barns, sheds, garages, and other outbuildings were much more common among open country properties.

Summer residents have reconditioned dwellings and other structures through painting, repairing, remodeling, and the installation of modern conveniences. Only one-third of all summer properties which contained

buildings at the time of purchase had any modern convenience—electricity, running water, inside toilet, telephone, or central heating system—and a majority of these had only one or two conveniences. Two-thirds of all summer residents installed conveniences after purchase. At the time of the survey, four-fifths of all summer homes contained at least one of the five conveniences, and half of this number had more than three. Electricity was most common, running water and inside toilets secondary, and telephones and central heating least common of the conveniences reported. Former summer homes and village residences were in a higher

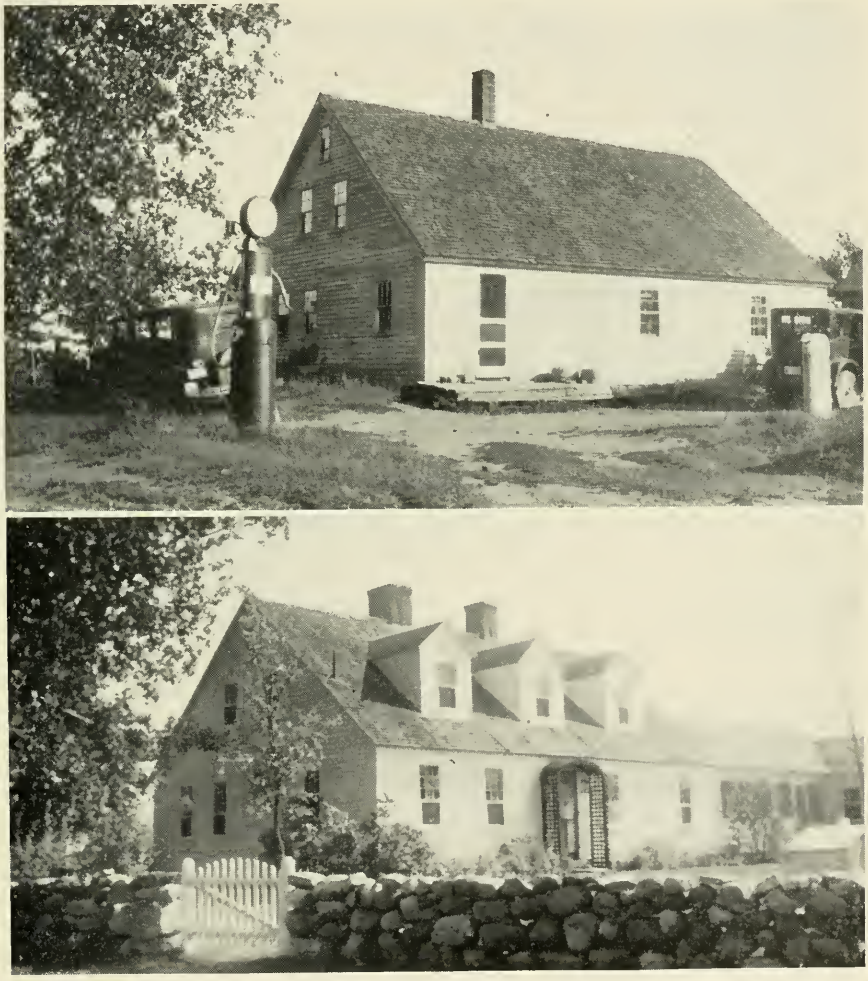

FIG. 8. BEFORE AND AFTER

A major transformation was effected when this property passed from an aging farm couple to a New York summer resident. In other instances a fresh coat of paint and better cared for grounds are the only visible signs of change.

state of repair and contained more modern conveniences at the time of purchase than did other rural properties, so they required less improvement after purchase.

Expenditures for Acquisition and Improvement

Investments in summer homes varied with location, size, state of development, methods of acquisition, and the use of hired labor in improvement. The apportionment of expenditures between acquisition and improvement likewise differed among individuals and classes of properties. Some persons acquired well preserved and equipped homes, needing only minor outlays for improvement. Others preferred neglected and unimproved properties which could be restored to suit personal tastes. Price data were furnished by only one-third of the summer residents interviewed, but these were judged to be representative of the larger sample.

Prices paid for open country summer homes have been relatively low, because of the neglected condition of rural properties and the absence of strong alternative demands. Nearly half of the open country properties were purchased for $1,000 or less, and only one-quarter for more than $2,500 (Table 10). Price varied directly with size of property and number and condition of buildings.

Table 10. Distribution of 100 summer home properties according to purchase price

Purchase price, dollars	Number				Per cent		
	Waterfront						
	Without buildings	With buildings	Open country	All	Waterfront	Open country	All
1 - 500	18	—	13	31	44	22	31
501 - 1,000	4	3	13	20	17	22	20
1,001 - 2,000	1	7	10	18	20	17	18
2,001 - 3,000	—	3	14	17	7	24	17
3,001 - 4,000	—	4	3	7	10	5	7
4,001 - 5,000	—	—	4	4	—	7	4
5,001+	1	—	2	3	2	3	3
Total	24	17	59	100	100	100	100

Waterfront sites commanded higher land prices per acre, but the absence of improvements and the smaller size resulted in lower original outlays for waterfront properties. Improved sites commanded the higher prices (Table 10) because of the value of buildings and conveniences. Waterfront lots usually are sold at a prevailing price per front foot, plus the value of buildings and other improvements. The depth of lots is a secondary consideration. On Hermit Lake in Sanbornton, properties were reported between one and two dollars per front foot. On better known Winnisquam and Winnepesaukee, purchases ranged from two to ten dollars per front foot. Winnisquam lots generally were below $500, while Winnepesaukee lots were above this figure, reflecting both a larger size of lots and a higher frontage value in the latter case.

In general, there was a positive relationship between the prices paid for recreation properties and the amount spent on improvements. Two-thirds of the open country residents who paid more than $2,000 for summer homes likewise invested more than $2,000 in improvements, while a larger proportion of those who invested smaller sums originally, paid smaller sums in improvement. Among waterfront residents, improve-

FIG. 9. WATERFRONT SUMMER HOME
Inexpensive, yet attractive cottages bring enjoyment during summer vacation months to persons of modest income.

ment outlays varied directly with purchase prices up to $1,500. Smaller amounts were spent for improvements on properties bought at higher figures. These relationships indicate that when lots alone were purchased, more valuable cottages were associated with more valuable sites, but when cottages or homes were purchased with the lots, improvement outlays were considerably less.

Improvement expenditures on open country properties were mainly for remodeling, restoring, and modernizing the buildings, and improving the grounds; a large proportion of expenditures on waterfront properties was for building and furnishing new cottages. Improvement expenditures in Sanbornton were lower than in the other towns. Many low-income persons did much of the work themselves and built simple lake-front cottages. The group of college professors did much of their own hand work as a relief from the mental strain of academic life.

FIG. 10. OPEN COUNTRY SUMMER HOME
Many such vacation properties are bought and maintained at relatively small expense.

Total investments in summer properties (purchase price plus improvement costs) ranged from nothing at all in the case of a few gift properties to over $50,000, with the majority between $1,000 and $4,000 (Table 11). There was a direct relationship between the size of investment and the income status of summer residents. Investments in Sanbornton waterfront properties were lower than all other groups. Investments in Tuftonboro waterfront properties were higher, and corresponded more closely to investments in open country properties. All investments above $10,000 were by either professional or big business men, while all investments below $500 and three-quarters of those below $1,000 were by lower-income groups.

Markets

The occupants of summer homes in the three towns spent more than one-quarter of a million dollars in their own and neighboring New Hampshire towns during the year preceding the survey. One-half of this amount was for food and household supplies, one-third for labor and building materials, and the remainder for such miscellaneous items as gasoline, entertainment, electricity, taxes, and insurance. In addition to the expenditures by summer residents, Sanbornton and Tuftonboro received sizable incomes from temporary summer boarders and tourists

Table 11. Distribution of 86 summer home properties by total investment

Dollars invested	Number of properties				Per cent all properties
	Waterfront		Open country	All	
	Sanbornton	Tuftonboro			
500 and less	3	—	4	7	8
501 - 1,000	3	—	3	6	7
1,001 - 2,000	11	1	12	24	28
2,001 - 3,000	3	2	7	12	14
3,001 - 4,000	5	1	6	12	14
4,001 - 5,000	—	—	2	2	2
5,001-10,000	—	5	12	17	20
10,001-15,000	—	—	3	3	4
15,001-20,000	—	—	1	1	1
Over 20,000	—	1	1	2	2
Total	25	10	51	86	100

either visiting or passing through the towns. These many summer vacationists have created peak seasonal demands for products and services, and have necessitated adjustments in the production and distribution of agricultural products.

Products

Data supplied by 109 summer residents indicated an average expenditure of over $200 per household for food during periods of summer home occupancy (Table 12). Additional outlays for entertainment and property maintenance (excluding taxes) averaged 40 per cent, and ranged from 4 to 180 per cent of expenditures for food. Expenditures varied with the number of persons in the household, the length of periods of occupancy, and the income level of summer residents. Purchases of building and plumbing supplies for use in building and remodeling summer homes were greatest during the two or three years following acquisition.

Table 12. Distribution of 109 summer resident households according to expenditures for food during periods of summer home occupancy

Expenditure, dollars	Number households				
	Waterfront			Open country	All
	Sanbornton	Tuftonboro	All		
1 - 100	4	4	8	13	21
101 - 200	18	3	21	21	42
201 - 300	5	6	11	14	25
301 - 400	3	2	5	6	11
401 - 500	—	—	—	6	6
Over 500	—	1	1	3	4
Total	30	16	46	63	109

Products used by summer people during periods of summer home occupancy generally were purchased within the local town or in nearby village or city trading centers. A few residents reported bringing groceries or miscellaneous supplies from home on week-ends, especially where local markets were not readily accessible or did not carry satisfactory stocks of certain products. Meat, fish, bakery products, milk, and ice were available at the door for most waterfront residents and for some in the open country, where the concentration of population made the delivery of small retail lots profitable. Other residents purchased such products at the store or farm.

Dairy and poultry products and fresh vegetables were the most common purchases from local farmers. Several producers peddled milk or vegetables to waterfront and village summer residents. Eggs, fowl, butter, vegetables, and ice were bought from local farmers at the farms or roadside stands more often than they were delivered to the door in the case of both waterfront and open country residents.

Local business establishments profited by heavy seasonal spending of summer residents and transient vacationists. Managers of several large grocery stores in Laconia, a summer trading center near Sanbornton, reported increases of 30 per cent in sales during July and August. The increases were due wholly to the purchases of vacationists, since the regular local trading population fell off slightly during vacation months.

In the three sample towns, grocery and general stores reported even greater seasonal fluctuations in sales, due to the greater dependence of the native population upon the recreation industry. Local stores reported

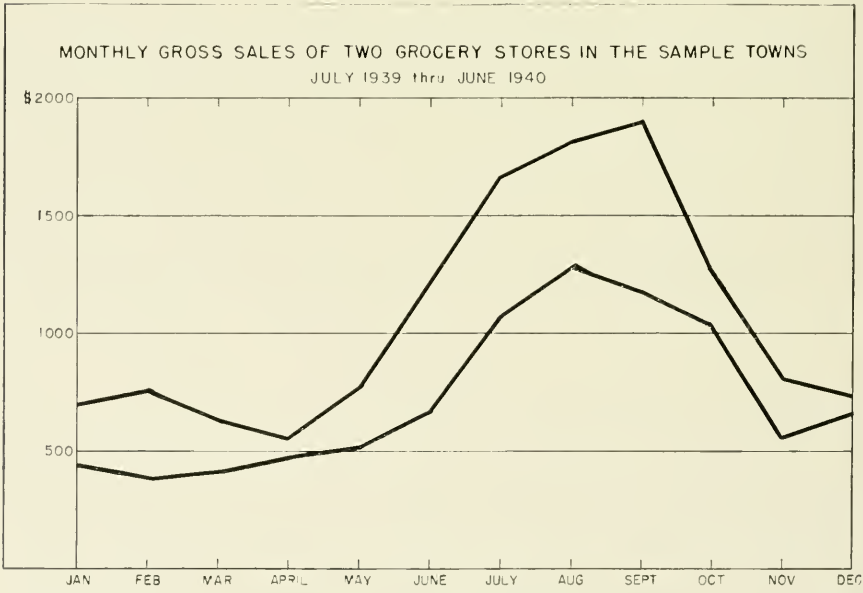

Fig. 11. Sales Chart

that one-third to one-half of their gross annual sales were made during the summer to vacationists and to local residents whose incomes are highest then. Families in Sanbornton and Tuftonboro who took in summer boarders as a commercial business received between 35 and 100 per cent of their annual household incomes during the same period. Business in such rural areas generally held up after the departure of summer residents, because of the money left behind in the hands of native residents.

Sales of farm products to summer residents were a significant part of the income of farm families in the three towns. Five per cent of the gross income from farm products was from direct sales to summer people. In Francestown and Sanbornton one dollar in forty was from these sources, while in Tuftonboro sales to summer residents accounted for one dollar in every six. Nearly one-half of all households that reported the sale of farm products had some direct sales to summer residents. These sales were principally in small retail lots, either at the farm or delivered to the door. Sales at the farms or through roadside stands predominated in Tuftonboro, where the volume of summer traffic was heaviest. Retail delivery to summer residents was more important in the other towns.

Sales of farm products to summer residents were supplementary or incidental to other major outlets on most farms. The households most exclusively dependent upon summer families for the disposal of farm products represented smaller farm enterprises (Table 13). The smaller, diversified farms in Tuftonboro generally were more dependent upon direct sales to summer people than were the farms in the other towns.

Indirect sales of farm products to summer residents supplemented direct sales as a source of farm income in the three towns. In some cases grocery stores, restaurants, and boarding houses acted as intermediaries between the farmer producer and the summer resident consumer. Other products went from producer to wholesaler to retailer to summer resident. Still others followed direct or devious routes to the tables of year-round families who were dependent to varying degrees upon summer residents for livelihood. Although it was impossible to trace and determine the exact proportion of agricultural income which could be attributed to these obscured and interrelated phases of the summer recreation business, an estimate was made of the income from farm products rendered to summer recreationists through a single intermediate agency—as a store, restaurant, or boarding house. Thus in Sanbornton and Tuftonboro, located near trading centers of summer resort areas, indirect sales to tourists and summer residents amounted to 80 and 30 per cent respectively of the value of direct sales to summer markets. Many farmers were conscious of no dependence whatsoever upon summer markets, although they were selling products to nearby stores, one-third or more of whose sales during July and August were to summer residents or tourist vacationists.

Table 13. Distribution of 80 year-round resident households* according to amount of agricultural sales to summer residents and per cent such sales were of total agricultural sales

Agricultural sales to summer residents, dollars	Per cent of all agricultural sales to summer residents					
	1 - 5	6 - 25	26 - 50	51 - 99	100	Total
1 - 50	25	13	2	—	5	45
51 - 100	5	3	3	—	2	13
101 - 300	5	5	2	1	1	14
301 - 500	—	2	1	1	—	4
501 - 1,000	1	—	—	1	1	3
Over 1,000	—	—	—	—	1	1
Total	36	23	8	3	10	80

* Represents all households reporting the sale of agricultural products to summer residents: 20 per cent of all households and 48 per cent of those reporting agricultural sales.

Despite the importance and volume of summer sales, certain maladjustments and limitations in the satisfaction of recreation markets were indicated by the comments of both summer and year-round residents. The comments of summer people generally reflected a comparison of local markets with the most efficient city markets. By comparison, local markets were rather poor with respect to the price and variety of products available and the quality of service rendered, but were better with respect to the quality of product received.

The most common complaints were against what were claimed to be the high prices of products locally, the summer rise in prices, and the alleged two-price system of discriminating against seasonal residents. Also mentioned were undependable supplies of farm products, lack of variety of products in local stores (especially meats), and the "independent attitude" of certain clerks.

On the other hand, many residents recognized the fact that higher prices and less varied stocks were justified, and that local dealers were rendering a difficult but valuable local service under conditions which made maximum efficiency impossible. A few were annoyed because of the visits of peddlers with diverse articles of sale, but a more common complaint was that farmers, meatmen, bakers, and other dealers did not appear often enough or with enough variety of products.

The quality of fresh products from the farms generally was considered good, although some thought there should be better cleaning and grading of products, and especially that the milk should be pasteurized. In areas accessible to trading centers such as Laconia, an increasing number of summer residents have adopted the habit of buying all fresh fruits, vegetables, dairy and poultry products in the chain stores when buying their other staple supplies, thus eliminating a trip to the farm.

Farmers and storekeepers mentioned several difficulties experienced in serving recreation markets. The short season made it necessary to get a large part of the year's income during the summer so higher prices were charged. The lack of sufficient summer residents in a locality to support so seasonal a business, their search for low prices and consequent

shift to chain store buying, and the services and catering demanded by these residents were mentioned as other difficulties. Many small farm operators in the vicinity of intensive summer developments had organized crop and livestock enterprises for peak production during the summer, and reported advantages from premium prices and volume sales. Other producers reported advantages from the sale of surplus products to summer residents who came to the farm, as long as no processing or other services were required. A majority of the large producers, however, said that volume sales to summer residents were impossible because of peak labor demands on the farm during summer months, and the necessity for maintaining regular year-round market outlets.

Labor

Although most summer people hired relatively little labor, this employment was an important part of the income of year-round residents in the three towns. Labor was hired during the previous year by 30 per cent of the Sanbornton waterfront residents, 50 per cent of the Sanbornton open country residents, and 70 per cent of all other summer residents. Skilled labor was hired for the construction, remodeling, and repair of buildings. Unskilled labor was used in caring for the grounds, doing odd jobs, and working in the houses. The comparatively lower income waterfront residents in Sanbornton did more of their own work, as did the skilled laborers among the Sanbornton open country residents. The colony of college professors did much of their own labor even when they could afford to hire help.

Open country residents employed skilled labor more frequently and for longer periods than did waterfront residents (Table 14). This difference was due partly to the greater number of recent purchases and later improvement of open country homes in the area, and partly to the greater maintenance requirements of more numerous, larger, and more elaborate buildings. Virtually all skilled labor was hired locally; only one owner in twenty brought such labor from outside the area. The largest expenditures were by residents who had purchased summer homes within the previous two years, thus representing initial investments in the construction or remodeling of buildings.

TABLE 14. DISTRIBUTION OF 260 SUMMER RESIDENTS ACCORDING TO DOLLAR EXPENDITURES FOR SKILLED LABOR

Dollar expenditures	Number			Per cent		
	Water-front	Open country	Total	Water-front	Open country	Total
None	95	106	201	89	69	77
1 - 50	6	12	18	6	8	7
51 - 100	1	9	10	1	6	4
101 - 200	1	9	10	1	6	4
201 - 500	2	8	10	2	5	3
501 - 1,000	1	5	6	1	3	2
1,001 - 1,500	—	1	1	—	1	1
1,501 - 2,000	—	2	2	—	1	1
2,001+	—	2	2	—	1	1
Total	106	154	260	100	100	100

The opportunities for unskilled labor are more significant from the viewpoint of number of persons affected and the long-time stability of the rural economy. Since most expenditures for skilled labor are initial investments in new properties, such expenditures probably will decline in local areas when the most desirable sites have been developed. Service and maintenance expenditures are recurrent, however, and therefore are a more stable element in the economy.

Three general classes of unskilled laborers were distinguished: caretakers, handymen, and domestic help. Caretakers were persons who prepared homes for opening and closing, supervised properties while vacant, and did general maintenance work around the premises. They had responsibility for the protection and maintenance of properties and were usually regular, even though not full-time, employees. Handymen were the odd-job men or day laborers who performed a multitude of tasks, many of them akin to those of the caretakers. These were employed more sporadically and had less responsibility than the former group. Domestic employees included the cooks, maids, washing and housecleaning help, and other workers within the homes.

The extent of employment of unskilled labor differed among classes of residents and properties. Although a large proportion of summer residents hired more than a single laborer, the total number of days of employment per summer home was not large. Eighty and 60 per cent, respectively, of the Sanbornton waterfront and open country residents, and 35 per cent of all other residents reported no unskilled labor during the past year. Only 5 per cent of the Sanbornton waterfront residents and 30 per cent of all other summer residents employed as much as 25 days of unskilled labor, and one resident in 16 hired more than 300 days. Sanbornton owners hired less help, as was true in the case of skilled labor, both for the sake of economy and through choice.

A majority of the unskilled laborers were employed by summer residents for less than 25 days throughout the year (Table 15). Handymen were hired for the shortest and most sporadic periods. Odd-job men on open country properties were hired for longer periods than those on waterfront properties, because of differences in the length of occupancy and the variety of tasks to be performed. Domestic help was hired for longer periods, commonly for the duration of summer home occupancy, which was longer in the case of open country properties. Caretakers on these properties likewise were hired for longer periods; three-fourths of those on waterfront properties were employed for only a week or 10 days throughout the year, to prepare for opening and closing, and to "look in" occasionally during periods of vacancy. Those caretakers who were employed for longer periods had greater responsibility for the protection and preservation of properties. Only six open country residents and two waterfront residents employed full-time caretakers—the latter to care for elaborate waterfront estates. All of the summer residents who kept livestock hired men throughout the year, although in some cases for only a few hours each day.

TABLE 15. DISTRIBUTION OF 209 UNSKILLED LABORERS EMPLOYED BY SUMMER RESIDENTS ACCORDING TO PERIOD OF EMPLOYMENT

Days employment	Number of laborers employed									
	By open country residents			By waterfront residents			By all residents			
	Caretaker	Handyman	Domestic	Caretaker	Handyman	Domestic	Caretaker	Handyman	Domestic	All
1 - 10	6	29	6	15	7	3	21	36	9	66
11 - 25	2	23	8	2	12	3	4	35	11	50
26 - 50	5	7	5	—	2	2	5	9	7	21
51 - 75	1	2	7	1	1	10	2	3	17	22
76 - 100	1	4	4	—	3	4	1	7	8	16
101 - 200	1	4	6	—	—	5	1	4	11	16
201-300	1	4	2	—	—	—	1	4	2	7
301+	6	—	3	2	—	—	8	—	3	11
Total	23	73	41	20	25	27	43	98	68	209

Virtually all of the caretakers and handymen and half of the domestic laborers were hired locally. Two-thirds of the domestic help brought from outside the State were the personal maids and regular domestic help employed by the owners in the city. Laborers brought from outside the State in most cases resided on the summer properties during periods of employment, whereas local laborers lived at home. Handymen and domestic help generally were hired only during periods of summer home occupancy, while caretakers were employed throughout the year.

The employment opportunities afforded by summer families were an important source of income to residents of the three towns. One out of every five days of off-the-farm labor by adult males was directly for summer people. The proportion of nonfarm employment provided by summer residents ranged from less than 5 per cent in Sanbornton to more than 40 per cent in Tuftonboro (Table 1). Adult females and school children together accounted for nearly one-tenth as much outside labor as did adult males, the dependence upon summer markets being in about the same proportions.

Both the number of households receiving nonagricultural income from summer markets and the amount of this income per household were largest in Tuftonboro and smallest in Sanbornton (Table 16). Benefits

TABLE 16. DISTRIBUTION OF YEAR-ROUND RESIDENT HOUSEHOLDS ACCORDING TO AMOUNT OF NONAGRICULTURAL INCOME DIRECTLY FROM SUMMER RESIDENTS

Dollars of income	Number				Per cent			
	Francestown	Sanbornton	Tuftonboro	All	Francestown	Sanbornton	Tuftonboro	All
None	48	146	60	254	54	78	42	61
1 - 50	5	11	6	22	6	6	4	5
51 - 100	5	9	11	25	6	5	8	6
101 - 200	9	7	9	25	10	3	6	6
201 - 300	4	5	7	16	5	3	5	4
301 - 400	4	5	5	14	4	3	4	3
401 - 500	4	2	10	16	5	1	7	4
501 - 1,000	7	2	21	30	8	1	15	7
Over 1,000	2	—	13	15	2	—	9	4
Total	88	187	142	417	100	100	100	100

from employment by summer home owners comprised the bulk of such income, although these were supplemented by the sale of handiwork, lodging, board, and other nonagricultural goods and services to summer residents and transient tourists.

Resident households with nonagricultural income from recreation markets were much more dependent upon this type of market than were those reporting agricultural sales. One in four received all, and more than twice that number received over half of their nonfarm income directly from summer markets. Sanbornton residents were least dependent upon such income because of the greater variety of other chances for local work and the characteristics of the summer resident population.

Because of the opportunities for direct employment and catering to summer residents, indirect nonfarm income was relatively unimportant in Francestown and Tuftonboro. In these towns, indirect income derived from the sale of nonagricultural goods and services to summer recreationists was only three per cent of the value of direct income from these sources. In Sanbornton, indirect income was nearly one-quarter of the value of direct income, because of the opportunities for employment in local stores and on local farms selling directly to summer residents. As was true in the case of agricultural income, this did not represent all of the income circulated indirectly by the expenditures of summer residents, but only that portion received for goods and services actually reaching the summer resident through a single intermediate agency.[11]

The varied and often contradictory comments of summer and year-round residents, coupled with the findings on employment, indicated several maladjustments in the local labor market. The most common complaint of summer residents concerned the difficulty of obtaining, or the scarcity of, all types of labor. There were other complaints about the lack of dependability or initiative on the part of unskilled labor, the lack of experience and poise on the part of household help, and the high cost of all local labor. In contrast, many summer residents spoke highly of the ability and dependability of local tradesmen and jacks-of-all-trades. The expressions reflected both personal experiences with local labor and individual personalities and attitudes toward labor in general.

The principal complaint of year-round residents concerned the extremely seasonal character of employment and the difficulty of obtaining year-round support during so short a summer season. Other complaints were that summer residents hired people for intermittent short periods, that the number of such employers in any locality was not sufficient to keep residents fully employed, that summer residents were too finicky and demanding as employers, and that they expected immediate service during the busiest season of the year for farmers and other rural people. On the favorable side, some expressed appreciation of the conditions of employment in summer homes, the enjoyable contacts made in that way and the prompt payment for services.

[11] Because of the difficulty of allocating the benefits of public services, no portion of the income received from work for the town or State was included in these estimates of indirect income, although much public revenue was derived from the taxation of summer residents.

Household Income

The combined agricultural and nonagricultural, direct and indirect income from summer recreation markets represented a significant portion of the gross income of year-round households in the three towns. More than two-thirds of the households reporting earned income received some portion thereof from recreation markets. One household in 12 received all of its income, and one in five received more than half, from such sources (Table 17). Tuftonboro families received the largest incomes from summer markets and were most dependent upon this source of livelihood. Nonfarm households derived larger incomes from recreation markets than did farm households, indicating the lesser dependence of agricultural incomes upon such sources.[12] The families most dependent upon summer markets likewise were smaller than those less dependent, showing the same relationship.

TABLE 17. DISTRIBUTION OF YEAR-ROUND HOUSEHOLDS ACCORDING TO PER CENT OF GROSS INCOME DERIVED FROM SUMMER RECREATION MARKETS, DIRECTLY AND INDIRECTLY*

Percent income from recreation markets	Number				Per cent			
	Frances-town	Sanborn-ton	Tufton-boro	All	Frances-town	Sanborn-ton	Tufton-boro	All
None	21	73	18	112	28	43	15	31
1 - 25	31	78	38	147	41	40	31	40
26 - 50	5	7	19	31	6	4	15	8
51 - 75	10	2	9	21	13	1	7	6
76 - 99	6	4	15	25	8	2	12	7
100	3	4	24	31	4	3	20	8
Total	76	168	123	367	100	100	100	100

* Includes only households with earned income.

Town Government

Summer homes are a valuable asset from the viewpoint of local government administration. They were among the highest producers of revenue and the lowest consumers of public services in all three towns —a relationship which has been noted consistently in earlier studies of private recreation development.[13]

Tax Base

Summer homes for many years have been gaining importance as a source of public revenue in New Hampshire rural towns. During the

[12] Only gross income data were obtained. In the case of most day laborers, gross income was coincident with net income for services rendered. In the case of farm operators and other nonfarm entrepreneurs, however, gross income covered items other than labor. The incomes of different households therefore were not directly comparable, although the ratios of dependence upon particular types of markets were.

[13] Wehrwein, G. S., and Parsons, K. H., *Recreation as a Land Use,* Wis. Agr. Exp. Sta. Bull. 422, 1932; Rozman, David, *Recreation and Forestry Uses of Land in Massachusetts,* Mass. Agr. Exp. Sta. Bull. 294, 1933; Hedrich, W. O., *Recreational Use of Northern Michigan Cut-Over Lands,* Mich. Agr. Exp. Sta. Spec. Bull. 247, 1934; Gordon, W. R., and Gilbert, B. E., *Recreation and the Use of Land in Washington County,* R. I. Exp. Sta. Bull. 258, 1937; Blum, J. C., *Some Effects of an Expanding Summer Home Development on the Economy of a Rural Connecticut Town,* Univ. of Conn. Master's Thesis, 1939.

ten-year period 1929-1939, the gross valuation of summer properties increased between 36 and 76 per cent in the three sample towns (Table 18), coincident with a rise in the valuation of public utility and commercial properties, many of which came into being to serve the increasing recreation business. Year-round resident properties showed an equally consistent decline, with the exception of Tuftonboro nonfarm properties, which increased as a result of the construction and improvement of homes by persons employed on summer properties and by summer visitors who had retired within the town. During the ten-year period, summer home properties increased from one-third to nearly one-half of the composite tax base of the three towns, while year-round occupied properties declined from 40 to 30 per cent of the gross valuation. Waterfront properties represented the bulk of summer home valuation in Sanbornton and Tuftonboro but were not important in Francestown. In all three towns, open country homes gained in relative importance during the ten-year interval.

Table 18. Composition of the property tax base, 1929 and 1939*

	Francestown		Sanbornton		Tuftonboro	
	1929	1939	1929	1939	1929	1939
Total property assessment	$468,875	$507,985	$952,633	$815,140	$1,118,443	$1,283,174
Residences	94,460	63,425	131,720	94,830	97,250	135,925
Commercial and part-time farms	149,415	106,248	396,967	293,610	192,068	128,548
Summer homes:						
Open country	127,540	224,050	74,160	111,195	48,050	118,055
Waterfront	3,150	5,850	110,100	138,870	475,650	666,885
All	130,690	229,900	184,260	250,055	523,700	784,940
Commercial properties	32,800	34,747	26,620	33,655	84,180	108,371
Unoccupied lands and vacant properties	44,710	53,065	175,140	85,790	187,245	91,290
Public utilities	10,300	16,400	34,800	57,190	27,000	30,700
Other	6,450	4,200	3,126	—	5,300	27,050

* The property tax base, or inventory of taxable property, includes land, buildings, electric plants, horses, mules, oxen, cows, other neat stock, sheep, fowl, portable sawmills, wood and lumber, gasoline pumps and tanks, stock in trade, aqueducts, mills, and machinery.

The general property tax yielded more than 80 per cent of the gross revenue of each town during 1939, the residual income being divided almost equally between other local receipts and revenues from the State. Summer home properties in Sanbornton, Francestown, and Tuftonboro thus yielded 25, 35, and 50 per cent, respectively, of the gross revenues of these local units of government through the medium of the property tax, taking into consideration the importance of summer homes in the property tax base and the importance of the property tax as a source of local revenue, and assuming an equal rate of collection for all classes of property. Although tax forfeitures were insignificant in all three towns, summer residents met their obligations most promptly, thus making the above proportions conservative with respect to the contributions of summer residents to the support of local government.

FIG. 12. POTENTIAL SUMMER HOME
Long-abandoned buildings have been salvaged from the brink of collapse and converted into comfortable vacation homes.

In Francestown and Tuftonboro, the property tax base rose appreciably between 1929 and 1939. The new subdivision, construction, and improvements by summer residents more than offset the losses due to timber cutting and decreased numbers of livestock and farm machinery. In Sanbornton, however, the more modest improvements and construction by summer residents did not offset the losses due to decreased timber, livestock, and machinery, so the tax base declined 15 per cent. In view of the general decline of agricultural production and population throughout rural areas in New Hampshire that are little touched by summer residents, and considering the extent of salvaging of abandoned or near-abandoned properties for recreational use, it seems likely that the tax bases of all three towns would have shrunk drastically during the period, except for the bolstering influence of the summer properties.

Services

Expenditures for roads, schools, county taxes, and debt payments comprised 85 per cent of the expenditures of each of the three towns in 1939 (Table 19). The costs of local governmental services have not been increased greatly as a result of the demands of summer residents. The increased tax base resulting from recreational development has enabled rural towns to maintain a more favorable tax rate and a higher quality of public services for all residents than otherwise would have been possible. The 1939 tax rates in Francestown and Tuftonboro were below the average for the State, and in Sanbornton were only slightly higher.[14] Assessed values compared favorably with those of other towns. Roads,

[14] The 1929 tax rates per $100 of assessed valuation were: Sanbornton, $3.54; the State, $3.45; Francestown, $3.30; Tuftonboro, $2.50.

schools, libraries, and other public services also equaled those of other rural towns and were superior to the quality of service afforded in most towns having a declining year-round population and few recreation properties.

TABLE 19. TOWN EXPENDITURES FOR PUBLIC SERVICES
(Fiscal year ending January 31, 1940)

Item	Francestown	Sanbornton	Tuftonboro
Highways and bridges			
Town road maintenance	$4,696	$8,767	$5,399
Town road construction	1,000	819	4,528
State aid construction*	760	—	1,919
Schools	5,400	9,574	12,410
County tax	4,642	9,069	7,549
Debt payments†	2,388	2,602	114
Welfare	680	2,327	1,070
Administration	1,072	1,267	1,377
Fire and police	300	253	1,392
Other	1,936	2,226	1,612
Total	$22,874	$36,904	$37,370

* Does not include expenditures by the State on state aid and trunk line highways within the town.
† Does not include payments on temporary loans borrowed in anticipation of taxes.

The distribution of highway costs has a significant effect on the quality of road service maintained in different towns. Because of the importance of highways in affording access to summer home sites, and the dominant position of highway expenditures in the local budget, this distribution also affects the development of summer homes.

As indicated earlier, Francestown has been touched by no important highways for through traffic. Tuftonboro, owing to the fortunes of location and State highway policies, is transversed by three main general-use roads, one a much-used artery for year-round traffic. The highway patterns of these two towns, coupled with the wealth of the towns and differences in State expenditures for highway construction and maintenance, have given rise to wholly different fiscal problems and ability to render adequate service. Tuftonboro, with over a million dollar tax base in 1939, had sole responsibility for 32 miles of town road, and joint responsibility with the State for 12 more. Francestown, with a tax base less than half as large, had sole responsibility for more than 55 miles of town road, and joint responsibility for seven more.

The State has endeavored to equalize local road burdens through State aids. In 1939 Francestown received $22,000 and Tuftonboro received $12,000 from the State for expenditure on roads. These allocations, except for $1,565 in Francestown, were for use on general-purpose highways, however, leaving both towns to bear the major portion of town road construction and maintenance. Existing criteria for distributing State aids have not achieved a maximum equalization of local road burdens. Poor towns with large mileages of Class V or town roads have been at a relative disadvantage and have not been able to support an adequate quality of road service.

A cost-accounting appraisal of the town road expenditures chargeable to summer properties was impossible. Most of the road mileage in

the three towns serviced both year-round and summer residents because of the scattered location of open country properties (see Figures 3, 4, and 5, pages 14, 15, and 17), and summer residents demanded no more or better service than their year-round resident neighbors.

Town roads servicing only summer properties were less than 10 per cent of the total mileage in the three towns. Most of the town roads servicing only waterfront properties originally were constructed and maintained by abutting waterfront residents, were taken over by the towns at the request of private owners, and later were improved and maintained as public roads. But only a fraction of the total mileage of waterfront roads has been taken over by the towns, because property owners wanted the privacy of limited access.

In a few instances dead-end roads to abandoned open country properties had been restored and maintained after the properties were acquired for summer use. Most of the roads servicing only open country summer homes, however, were maintained formerly to year-round occupied properties, or as links in local connecting arteries, so that no new highway costs were introduced after the transfer of properties to recreational use. In Francestown, all roads were kept open during the winter to maintain accessibility in case of fire. In Sanbornton and Tuftonboro, town roads servicing only summer homes were plowed either not at all during the winter or only upon occasional week-end request; this meant a saving in winter maintenance costs, an item of considerable expense to most rural towns. The general summary statement of local officials was that town road costs were not affected materially by the demands of summer residents, and that over a period of years, the added road costs necessitated by servicing summer properties were nearly offset by the savings in winter maintenance costs made possible by this same class of properties.

Summer residents made no demands for school services, since none sent children to the local schools. A few year-round families with children of school age had come to the towns originally as summer residents, but cases of this nature were not common, since children generally were out of school before parents retired to summer properties.

The county taxes levied against towns were for carrying on functions of county government, chiefly probate and criminal court proceedings and public welfare, not related closely to the existence of summer homes. To the extent that increased employment was afforded to local people by summer residents, both county and local welfare costs were reduced, at least seasonally. A quantitative appraisal of the situation was impossible because of the difficulty of predicting the extent of emigration that would have taken place if summer residents had not furnished at least seasonal work for local residents.

The higher county tax levied upon the town of Sanbornton (see Table 19) was due mainly to the construction of the nearby Belknap County Recreational Area, a winter and summer outdoor sports area

sponsored by the County, but financed largely by federal PWA funds. This public area, recently opened, serves residents from a wide territory, and during the winter it attracts large week-end skiing crowds from cities in Massachusetts and New Hampshire. A number of summer residents in Sanbornton reported personal use and enjoyment of the area for skiing during winter week-end visits to their vacation homes.

The lesser items of town expenditures were not affected greatly by the demands of summer people. Most of the indebtedness of the towns was incurred for road improvement and the purchase of highway equipment, and thus was due to summer resident demands to the same extent as were road service costs. Fire protection was more common than police protection but the expenditures for both were small. Only Francestown and Tuftonboro maintained fire apparatus. Tuftonboro recently bought new apparatus through the combined efforts of summer and year-round residents. Summer homes in all towns were posted and protected during periods of vacancy by a State Police patrol, and Tuftonboro summer residents hired a private patrolman on a commercial fee basis, thus relieving the town of police service costs.

In general, the present problems of taxation, administration, and performance of town services are attributable to the local government situation as a whole. Few, and only minor, difficulties of local government have arisen from the development of recreational resources. Instead, the bolstering of the tax base and the decrease in functions desired by summer residents as compared with local residents have prevented the serious fiscal difficulties with which New England towns without recreational development have been faced. The decline in agricultural and other economic activity would have taken place and gone even further, with more drastic impact on local government finance and function, had not properties been transferred to recreational use.

CONCLUSIONS AND RECOMMENDATIONS

Analysis of the summer home development in Francestown, Sanbornton, and Tuftonboro indicates that in general the recreational use of land in New Hampshire should be encouraged. It should, however, be guided by considered public and private action and subjected to social controls to produce the maximum benefits to the community.

Recommendations of policy are made with caution. Many of the adjustments that are suggested require changes in fundamental habits, prejudices, and local institutions. These changes cannot be made quickly. Some will be judged impossible or undesirable. Most of the suggestions have been tried in some localities, however, and in many cases have proved their value.

Promotion and Control

Real estate agents have played an important part in bringing prospective summer residents to New Hampshire towns. The New Hamp-

shire Real Estate Association was organized in 1934 as a coordinating agency and clearing house for real estate inquiries, especially by out-of-state people. The State Department of Agriculture and the Federal Land Bank have facilitated transfers by preparing fragmentary lists of available farm properties. These types of services could well be extended. The clearing house organization might be enlarged ultimately to reach every available property, and the service should be more widely publicized. Local planning groups could aid in the listing of salable properties not reached in any other way.

Experiences of persons who have visited the State have been an important influence in encouraging the purchase of summer homes. The attraction of tourists through truthful advertising of recreational assets should be continued as an integral phase of public and private policy. The use of high pressure, exaggerated methods to attain local benefits at the expense of other areas should be discouraged as deterrents to orderly development.

Public policy might be directed more toward the encouragement or discouragement of occupancy in particular rural areas, using as criteria the relationship between costs of and returns from occupancy, under alternative types of land use. In rural towns with a large proportion of property abandonment, such direction could be carried out with a minimum disturbance of human affairs. Local road policy affords an effective instrument of control in this regard. The legal closing of hundreds of miles of unused or dead-end roads serving isolated abandoned properties would discourage further occupancy of undesirable and costly locations. The diversion of funds to the improvement of existing roads or even the construction of new roads to create access to inaccessible areas desirable for recreational development would prove to be better public investment in many instances.

The State Highway Department might add another category to the present highway classification. Town roads serving only scattered locations and covering difficult terrain, but having summer home possibilities, might be designated as "summer roads". Little or no maintenance would be needed on these roads during the difficult months of winter and early spring, and less than the present standard of maintenance could be required of the town during the summer. Such classification would relieve rural towns of existing and potential high maintenance costs, and still would permit settlement by summer residents who were not interested in winter or eventual year-round occupancy. Certain towns in effect have followed such a policy with respect to seldom-used roads, but the legal establishment of policy would eliminate uncertainty, misunderstanding, and the present feeling of discrimination on the part of the property owners affected. A "summer road" classification would have to be adopted slowly and in piece-meal fashion, not to interfere with the rights of prior occupants.

Town zoning offers several possibilities for the control of recreational development. Despite the difficulties presented by a complex pattern of land utilization and occupancy, the prevention of undesirable uses and the encouragement of desirable uses through the adoption of

zoning ordinances is feasible. Although the present enabling legislation does not provide the broad framework included in the county zoning enabling legislation of such states as Wisconsin and Pennsylvania, towns need not await more comprehensive and specific enabling legislation. The establishment of forestry and recreation districts under existing statutes could be directed toward controlling the use and occupancy of land in isolated areas characterized by high social costs. Only seasonal or periodic occupancy might be allowed in recreation districts, with occupancy prohibited altogether in designated forestry districts. Commercial structures (including billboards) could be restricted to specific areas, and the beauty of the rural scene enhanced thereby.

Other public land management policies should supplement those already indicated. Certain towns have hastened the removal of year-round residents from high-cost locations by "swapping" more accessible properties acquired through tax delinquency or other legal processes. Isolated families with inadequate services often have been glad to accept such offers, despite sentimental ties to the family homesteads. The 1941 State legislature passed a law providing that "whenever a town may find that real estate in said town is in an isolated location and is uneconomic for farm or home use, said town may at any legal meeting grant and vote such sums as it may judge necessary to purchase such property. The property acquired. . . may be used or disposed of for such recreational, forestry, or other purposes as the town may deem to be in the public interest".[15]

No one of these control policies is adequate by itself, but each can play a part in achieving progress within the framework of a flexible plan of development.

State and Local Government Policy

The rapid increase in summer homes has focused attention on the question of divergent fiscal policies, both state and local. Fiscal considerations were not reported to be a major determinant when selecting summer home sites, but the statements of summer residents and realtors indicated that such considerations carried some weight. Summer residents indicated further that fiscal problems loomed larger in their minds during the years after purchase.

New Hampshire has no state income tax, and the state tax on interest and dividends is relatively so low that some Massachusetts residents have bought summer homes partly at least to establish legal residence in New Hampshire and thus avoid the higher taxes in Massachusetts. The extent of this motive could not be measured from the statements of summer residents, but its presence was indicated in numerous instances. The State Tax Commission in its 1939 annual report stated that "due to our present favorable rate of taxation on intangible income in comparison with some of our neighboring states, there have been a number of new residents who have filed returns during the past year".[16] Similar state-

[15] Chapter 66 of the 1941 Laws of the State of New Hampshire.
[16] Twenty-ninth Annual Report of the New Hampshire State Tax Commission, 1939.

ments have been made by other qualified observers, and this fact has been used publicly as an argument against the establishment of a state income tax in New Hampshire.

Tax differentials also exist among towns, and in many cases have been publicized to attract new residents. Welcome signs on the highways entering many New Hampshire communities emphasize low local tax rates. In some cases these rates are achieved at the expense of higher assessed valuations; thus the taxpayer's position is only partially indicated.

Policy with respect to local assessment varies throughout the state. Certain assessors have stated a policy of favoring low tax rates and higher assessments, the latter "to increase the value of real estate in the minds of prospective purchasers". In some towns, summer properties are under-assessed, because "they demand few services" or "do not yield any revenue to their owners". In other towns such properties are over-assessed, because they are "luxuries owned by wealthy people who can afford to pay" or because they are "a painless source of revenue". In some instances assessed valuations are increased arbitrarily when properties pass into summer home use, on the theory that "land is more valuable for summer home use than for farm, forestry, or residential uses". These many individual theories, although based on some sort of "local logic", are not in keeping with the assessment laws and result in discrimination and dissatisfaction among towns and among groups of property owners.

Divergent State and local fiscal policies obtain benefits for some political units, but only at the expense of others. The social desirability of such policies is open to question. Some differences in assessed valuation appear inevitable under a system of local administration, no matter how conscientious the officials may be. The minimizing of such differences is a desirable objective of State supervision. Under the existing system, however, intensification of present programs of assessor training and assessment review seems necessary to mold the personal theories of hundreds of local assessors into some sort of consistent policy. The recommendation of the National Tax Association that assessment districts be enlarged and employ full-time trained assessors is an alternative method for improving assessment practice.

One of the objectives of State policy has been the equalization of the tax burden among towns and the elimination of inequalities caused by fortuitous circumstances or the carrying out of other public policies. As was illustrated in the case of Francestown and Tuftonboro (page 44), however, the present system of allocating State highway aids among towns has not fulfilled this objective. The effects upon recreational development and the economic lives of communities have been quite different. Towns crossed by State highways have realized a double advantage of better highways and reduced maintenance expenditures, relative to other towns. Revision of State equalization formulae to permit greater aid to poor towns with large mileages of town roads would improve this situation.[17] In effectuating such policy, constant vigilance would be necessary to avoid the payment of rewards for inefficiency in local administration.

[17] The problems and recommendations suggested here are presented in more detail in Bulletin 339 of the N. H. Agri. Exp. Sta., *New Hampshire Rural Towns' Comparative Road Burdens and Road Services*, by W. R. Parks and J. C. Holmes, June, 1942.

State legal implementation of the abandonment of obsolete or nonessential town roads would limit unnecessary road costs arising from the development of remote recreational properties. Under the present system of basing State aid appropriations on Class V mileage, towns are reluctant to reclassify or abandon such roads since the base for State aid payments is thereby reduced. State legislation requiring the automatic abandonment or reclassification of town roads when either use or maintenance expenditures fall below certain levels would discourage this practice and would check future undesirable settlement.

Although summer residents pay a large share of the taxes, very few are legal residents and have voice in the administration of local affairs. In some instances exploitation of nonresident property owners has taken place. In general, however, local officials and townspeople have become conscious of their dependence upon summer residents and have made an effort to insure just treatment. A number of procedures have been tried out for introducing nonresident sentiment into town affairs, and they have proved generally successful. Certain towns have included summer residents on local planning boards. Others have followed the practice of canvassing nonresident opinion before undertaking major capital expenditures. Fair consideration and recognition of nonresident appeals from property assessments, even where owners were unable to present such appeals in person during spring months, have improved administrative relations. The holding of an annual civic improvement meeting during July or August would enable summer residents to participate in discussion of local affairs, and would give the qualified voters of the town a better understanding of the interests of nonresident property owners in the administration of local government.

Consideration of nonresident opinion, the willing fulfillment of reasonable requests for service by summer residents, and equality of treatment with all other groups in the community would be considered adequate return for taxes paid by most summer residents. Present assessment policies should be revised to conform to a universal policy of property assessment on the basis of quality, size, location, and extent of improvement, without regard for ownership. Summer residents and local persons alike would pay higher taxes on more elaborate buildings and furnishings, but all would be treated equitably.

Reorientation of Attitudes

Ingrained personal attitudes, habits, and prejudices hinder the adjustment of rural residents to the opportunities created by recreational development. The statements of both summer and year-round residents reflected some degree of intolerance, irrationality, and lack of understanding of the motives and habits of the other group. Different cultural backgrounds and values have resulted in different modes of living and habits of behavior, but there is no compelling basis for conflict between the two, and a conscious attempt at mutual understanding would benefit both groups.

Many towns have attempted to breach the gap between year-round and summer residents by the promotion of public affairs in which the two groups would be brought into social contact. Cultivation of common interest and pride in running town affairs and improving the political and aesthetic values of the local community are matters of mutual concern. The wide geographical distribution of summer and year-round residents in most rural towns in New Hampshire has created considerable identity of civic interests. Representation of summer residents on local planning boards, special community improvement committees, and in the regular democratic deliberations of the citizenry, where undertaken without suspicion on any side, has worked to the advantage of all groups in the community.

Sharing of common experiences brings opportunities for both material and nonmaterial benefits. Rural residents could benefit from an exposure to elements of urban culture, and at the same time they could contribute an appreciation of rural culture to their summer neighbors from the city. Local residents might expand markets for labor and products and achieve greater customer satisfaction by learning to understand the motives and desires of summer residents.

Local Labor Employment

Out of a total of 484 adult resident males in the three towns, only one-fourth were fully employed (300 days or more) during the year preceding the survey. Nearly the same proportion, although only partially employed, either were satisfied with present situations or were unable to do more because of age or physical disability. The remaining half of the adult males were physically able and wanted further work; one-third of this group had been employed less than 6 months, and two-thirds less than 9 months during the previous year.[18] An excess labor supply existed throughout the year in each town, but peak periods of unemployment occurred during the winter.

The trend in rural areas has been toward greater dependence upon multiple sources of employment, with off-the-farm work assuming an increasingly important position compared with farming. As sporadic and temporary labor opportunities have developed, sporadic and unpredictable periods of unemployment have followed. Problems of adjustment between short-period supplies of and demand for labor have been multiplied in areas of summer home development. During the summer of 1940, many summer residents emphasized the difficulty of finding laborers for temporary jobs, while year-round residents in the same locality were unemployed and looking for work.

Some new form of labor clearing-house which will be more sensitive to daily or weekly changes in the temporary labor market is needed. Difficulties of communication and transportation and lack of information would hinder the effectiveness of such an agency beyond a town or similar limited functioning area. Persons will not travel far for only a day

[18] On the basis of 25 working days per month.

or a few days of work; the wages of the day laborer are not adequate to repay the effort. Most efficient administration would be through a single well-known and respected individual, preferably a town official. Familiarity with the potential employers and employees in the vicinity, means of contact in the absence of telephone, and fairness in making known and distributing jobs are indispensable requisites for successful administration. All parties would have to know of the existence and nature of the service and cooperate to the extent of making known their needs as promptly and specifically as possible.

Adoption of some form of local clearing-house in one or two summer resort areas on an experimental basis should precede extensive trial. The increase in income to needy families and the ultimate reduction in welfare costs might compensate the individual town for hiring an administrator on a part-time basis. The services as a whole would be supplementary to, rather than competitive with, existing employment agencies.

Special training in service and domestic tasks would equip rural girls and women to take greater advantage of the opportunities for employment in summer homes, boarding houses, restaurants, and other summer resort establishments. Many service and domestic employees are brought from the cities because employers consider local residents to be lacking in poise, training, and experience. High school, NYA, or Extension classes could provide much of the training needed.

In addition to increased summer work, supplementary outlets for labor during other seasons need to be developed further. Except for occasional work in the woods or on the roads, the winter is a period of universal unemployment in many "summer resort" towns. Forest resources, under sustained yield management, could contribute more to the income of rural areas. Many farmers can expand sales of pulp wood, saw logs, fuel wood, and maple products. Several recent studies have indicated the potentialities of the farm woodlot in stabilizing seasonal employment.[19] Nonfarm timber resources also could be developed to become a stabilizing influence in the economy of many rural towns. Revised tenure patterns, implemented through the purchase or long-term leasing of individually owned proximate tracts, and a sustained yield management plan, are two requisites of success in this direction. Neglected stands would have to be restored in many areas before substantial income could be realized. Legal control of destructive cutting practices should be considered as a step toward preserving the economic base in many rural areas.

The making of balsam pillows, wood-carvings, wrought-iron castings, and other articles of handiwork was reported by a number of rural residents. A large proportion of sales was to tourists and other summer visitors. The New Hampshire Arts and Crafts Association offers instruction in many lines of handicraft and markets many of the products of its

[19] For example: Chandler, J. M., *The Place of Woodland in the Farm Organization in Coos County, New Hampshire*, N. H. Agr. Exp. Sta. Bull. 337, June 1942.

members. Extension of such pursuits and the production of articles indigenous to or suggestive of New Hampshire offer possibilities for expansion of winter work and summer sales.

If the trend toward greater dependence upon multiple sources of employment continues, the problems of local underemployment and unemployment will increase. In 1940, over two-thirds of all man days of labor in the three towns were nonagricultural activity. The greatest possibility for improvement in income levels of the resident population is in the expansion of present and the development of additional nonfarm jobs.

Agricultural Production and Marketing

Farmers have not taken full advantage of the opportunities for marketing products to summer residents. Through more careful analysis of the recreation market and greater attention to the specific desires of summer people concerning types of products, prices, and amount of service wanted, the individual producer could expand his volume of business. Some farmers have been successful through organizing the entire farm business for peak production during the summer by regulating freshening dates for dairy cows and hatching dates for poultry. Early planting of vegetables, use of early maturing varieties, staggering of planting to lengthen the season of harvest, careful grading and packaging, and differentiating between farm and delivery prices are additional recommended practices. The individual producer can well afford to cater to the particular demands of the summer trade, which, as a whole, is willing and able to pay a premium for quality and service.

The recreational development has increased the opportunities for farmers to market their products through wholesale channels. Farmers selling to hotels, chain stores, restaurants, and similar intermediate agencies also must guarantee dependability of quality and supply. An analysis of the summer hotel demand for certain farm products in 1929 revealed that uniformly high quality products, dependable supply, and reasonable prices were the main prerequisites.[20] Cooperative effort by groups of growers, such as has been undertaken by vegetable growers who supply chain stores in New Hampshire, could be utilized to insure dependability of supply where outlets were large enough to warrant it.

The increased demand for pasteurized milk among urban residents has been hurting the small producers who retail to residents from the cities during the summer. Some retailers have bought pasteurized milk from other sources to retain customers. The establishment of cooperative pasteurizing plants by groups of small producer-distributors deserves consideration in areas where volume is sufficient to support the overhead. The extremely seasonal nature of business in recreational areas presents difficulties in attaining adequate volume unless there are other outlets during the off-season.

[20] Rinear, E. H., *White Mountain Demand for Vegetables and Poultry Products*, N. H. Agr. Exp. Sta. Bull. 241, May, 1929.

Farmers generally have not realized the full advantages which the land and buildings of nearby summer properties offer to the organization of farm enterprises. In areas of recent agricultural decline, where land and capital improvements have been maintained, farmers can profit from the productive use of resources that are now idle. Summer residents generally are anxious to have fields kept clear and put to some "productive" use, if the expense is not too great. Farmers who have sought agreements with nearby summer residents have had little difficulty in reaching an understanding with respect to outlying fields. Summer families have been reluctant to have outsiders around the farmstead or buildings because they like privacy, but even in this respect some agreements have been reached. Where land and capital resources are adapted to agricultural use, farmers should consider the possibilities of lease or other long-time agreement, so that such resources could be included in the farm plan and rotation system, rather than simply being used on a year-to-year "salvage" basis.

Recent trends in both agricultural production and recreational development undoubtedly will continue. When the present farm operators retire because of age or alternative opportunity, many of their properties will become summer homes. The decrease in number of operators and the increase in number of summer residents will broaden the market outlets for the remaining farmers. The types of practices mentioned will aid rural people to take advantage of the expanded potential market for products and services.